



COUNTY OF SAN BENITO

HOUSING ELEMENT REVISION

1992 - 1997

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Adopted by the San Benito County Board of Supervisors on January 26, 1993
Amended by the San Benito County Board of Supervisors on February 22, 1994

SAN BENITO COUNTY HOUSING ELEMENT REVISION 1992 - 1997

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SAN BENITO COUNTY PLANNING DEPARTMENT STAFF

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Mary Paxton, Advanced Planning

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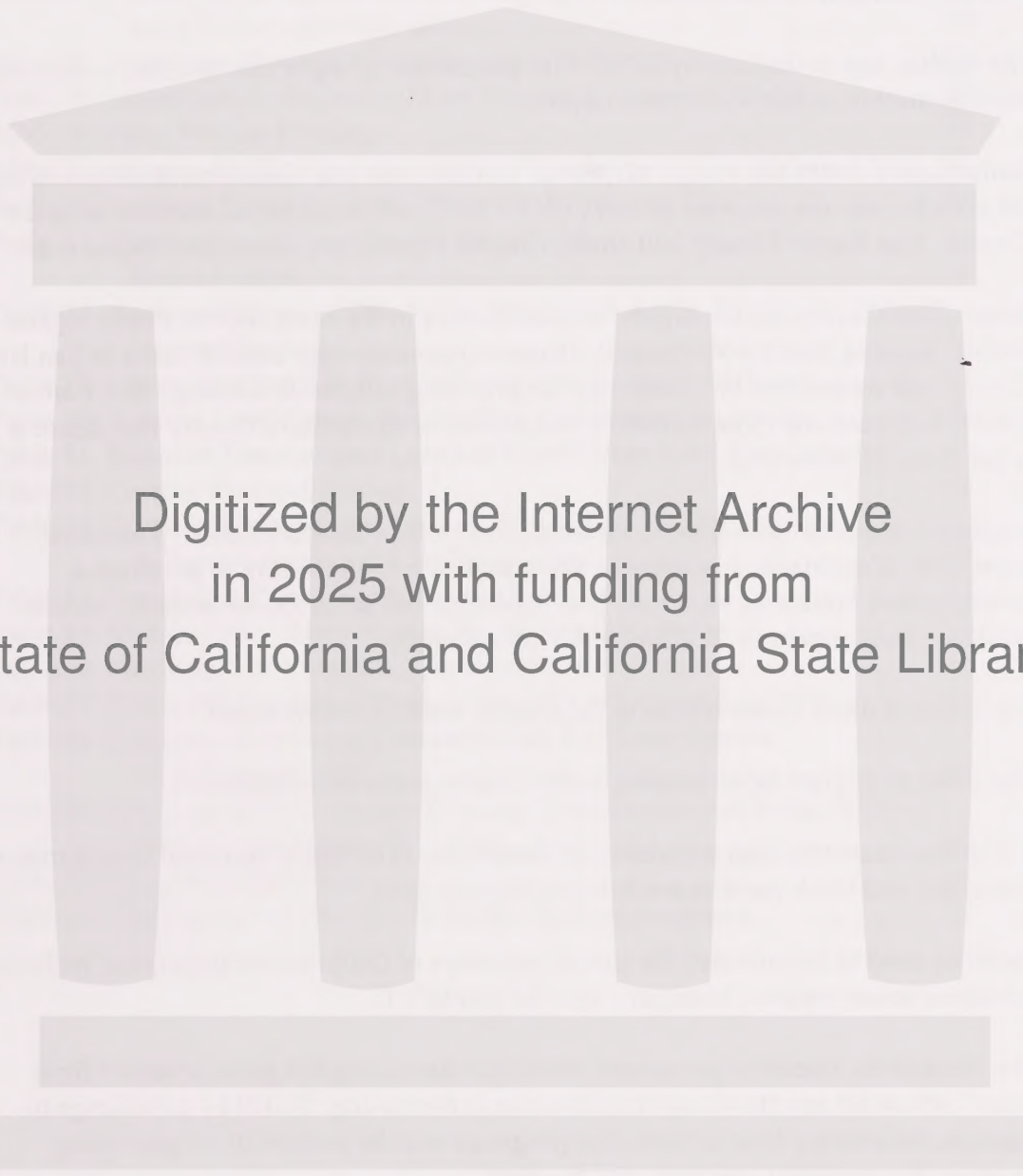
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SUMMARY OF KEY HOUSING ELEMENT ISSUES/CONCERNS

San Benito County is a rural County within the region of influence of the metropolitan areas of the San Francisco Bay Area and the Monterey Bay Area. Housing in San Benito County has been inflated by these regional influences so that even the State standards of affordability do not apply. Some of the key issues are listed below.

- * The median age in the County is 30. This population group is just entering a very costly housing market as first-time home buyers.
- * Santa Clara County has a large surplus of 100,000 jobs and the substantial share of new job growth over the program period (1992 - 1997) will be in the southern area of the County. San Benito County will continue to be a draw for commuters (Tables 6 and 7)
- * Santa Clara County has the highest median income in the State and the fourth highest average housing cost (1990 Census). Disproportionately high housing costs in San Benito County will continue to be a challenge for providing affordable housing. San Benito County will continue to be a draw for employees of Santa Clara County that desire a larger home or more land.
- * Regional influences have inflated housing prices in San Benito County. Therefore, some level of assistance is needed to allow first-time home buyers to purchase a median priced homes for very low, low, moderate and some above moderate income families. State standards of affordability do not apply.
- * The stock of multi-family homes in the County needs to be increased.
- * The stock of migrant labor housing in the County needs to be increased.
- * A disproportionately high population of female-heads of family households with minors, Hispanics, and black persons are living at poverty level.
- * Facilities need to be provided for special segments of the homeless population including substance abuse persons, teenagers, and the mentally ill.
- * The demand for homeless prevention services is increasing but gross revenues from State/Federal aid and the duration of services is decreasing. It will be a challenge to maintain the existing level of homeless programs and the probability of generating revenues for expanded programs will be small.



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Purpose

The San Benito County Housing Element is a major Local Housing Strategy Document intended to provide citizens and public officials with the understanding of the housing needs of the community. This element sets forth a set of policies and programs aimed at attainment of defined goals. This element will serve not only as a programmatic expression of a local commitment to act, but will also provide guidance for decision making in all matters related to housing.

Program Period

The San Benito County Housing Element Revision has been prepared to address the housing needs of the unincorporated area of the County. The "program period" for this Element is from 1992 through 1997.

Legislative Policy

California Government code Section 65590 sets forth the following housing policy:

The Legislature finds and declares as follows:

- (a) The availability of housing is of vital statewide importance, and the early attainment of decent housing and suitable living environment for every California family is a priority of the highest order.
- (b) The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.
- (c) The provision of housing affordable to low-and moderate- income households requires the cooperation of all levels of government.
- (d) Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.
- (e) The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the State in addressing regional housing needs.

CHAPTER 2 DEMOGRAPHICS

Population Growth

Over the past two decades the population in San Benito County has doubled (see Table 1). Between 1970 and 1980 the County-wide population increased by 37%. The growth rate from 1980 to 1990 of 46.8% far exceeded the State and neighboring counties (see Table 2).

The substantial share of the population growth occurred within the City of Hollister which increased in population by 67%. San Juan Bautista's population increased 23% between 1980 and 1990. Growth in San Juan Bautista has been constrained by sewer capacity limitations since 1983. The growth rate of the unincorporated area of the County has remained fairly constant over the past two decades with a 30.2% increase in population between 1970 and 1980 and a 30% increase between 1980 and 1990 (1970, 1980 and 1990 Census.) This element focuses on housing concerns for the unincorporated area of the County.

Net Migration

Sixty-seven percent of the population growth in San Benito County since 1985 has been from immigration into the County with 33% from natural increases. An average of 862 persons migrated into the County annually from 1985 through 1991 while an average of 424 of the annual population growth was from natural increases. The 1985 Housing Element for San Benito County projected a migration rate of 400 persons per year which was less than half of the actual rate.

The median age of the population of San Benito County increased slightly between 1980 and 1990 from 28.1 to 30.3. The estimated median age of the unincorporated population is a little higher at 33 (see Table 3).

First-time Home Buyers: The majority of the population in San Benito County may be just entering the housing market as first-time home buyers or seeking homes with more bedrooms to accommodate a growing family. The median age of the County is 30. About 31% of the population in the unincorporated area and 32% of the population Countywide is between the ages of 25 and 44, which are the prime household formation and buying years. In 1980, this age group represented roughly 26% of the population in the County and unincorporated area. Part of the increase in the age group can be attributed to immigration into the County.

Elderly: San Benito County's percentage of elderly population is similar to the State average of 10.2%. The percentage of persons 65 years and older remained nearly static over the past decade at about 10%. There was an increase in the percentage of the elderly population in the unincorporated area of the County from 9% in 1980 to 11% in 1990. This age group is expected to continue increasing over the program period.

Ethnic

Over the past decade two of the fastest growing ethnic groups in the State were Asians and Hispanics. The percentage of Hispanics in the State increased from 19% in 1980 to 25.8% in 1990. By 2020 Hispanics are expected to represent about 38% of the State's population.

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TABLE 1
HISTORIC POPULATION GROWTH 1970 - 1991

<u>Year</u>	<u>Countywide Population</u>	<u>Annual Percent Growth</u>	<u>Unincorporated Population</u>	<u>Annual Percent Growth</u>
1970(1)	18,226		9,399	
1971	18,700	2.60%	9,500	1.06%
1972	19,250	2.94%	9,600	1.05%
1973	19,750	2.60%	9,700	1.04%
1974	20,250	2.53%	9,975	2.84%
1975	20,950	3.46%	10,400	4.26%
1976	21,700	3.58%	10,800	3.85%
1977	22,500	3.69%	11,100	2.78%
1978	23,400	4.00%	11,500	3.60%
1979	24,100	2.99%	11,850	3.04%
1980	25,005	3.76%	12,241	3.30%
1981	25,501	1.98%	12,198	0.35%
1982	26,336	3.27%	12,382	1.51%
1983	27,139	3.05%	12,429	0.38%
1984	28,050	3.35%	12,646	1.74%
1985	29,258	4.30%	12,943	2.35%
1986	30,680	4.86%	13,258	2.43%
1987	32,067	4.52%	13,717	3.46%
1988	33,381	4.16%	14,359	4.68%
1989	35,953	4.70%	14,998	4.45%
1990	36,697	4.99%	15,915	6.11%
1991	37,193	1.35%	15,942	0.17%

(1) 1970, 1980, and 1990 Census
All other figures are State Department of Finance

The ethnic changes in San Benito County were divergent from the State over the past decade. Historically San Benito County has had a large population of persons of Hispanic origin. The 1980 and 1990 Census revealed that nearly half of the population in the County is of Hispanic origin (46%). The proportion of persons of Hispanic origin in the unincorporated area represented 37% of the population in 1980 and decreased to 33% by 1990. Other races and ethnic groups comprise relatively small portions of the Countywide and unincorporated populations of the County (see Table 4).

TABLE 2
GROWTH RATE OF REGION AND STATE

<u>County</u>	<u>Growth Rate from 1980 through 1990</u>
Santa Clara	15.6%
Santa Cruz	22.1%
Monterey	22.5%
Fresno	29.7%
Merced	32.6%
San Benito	46.8%
California	25.7%

Source: 1990 Census

TABLE 3
SAN BENITO COUNTY HOUSEHOLD POPULATION BY AGE GROUP

<u>Age</u>	<u>Unincorporated</u>		<u>Countywide</u>	
	<u>1980</u>	<u>1990</u>	<u>1980</u>	<u>1990</u>
0-4	1,061 (8%)	1,171 (7%)	2,310 (9%)	3,209 (9%)
5-17	3,586 (28%)	3,445 (22%)	6,487 (26%)	8,192 (22%)
18-24	780 (6%)	1,370 (9%)	2,385 (9.5%)	3,683 (10%)
25-44	3,343(26%)	4,998 (31%)	6,669 (26.5%)	11,865(32%)
45-54	1,218 (9.5%)	1,793 (11%)	2,419 (10%)	3,412 (9%)
55-59	614 (5%)	716 (5%)	1,212 (5%)	1,366 (4%)
60-64	499 (4%)	688 (4%)	1,014 (4%)	1,336 (4%)
65+	1,140 (9%)	1,734 (11%)	2,509 (10%)	3,625 (10%)
Total	12,241	15,915	25,005	36,697
Median Age	33.2 (1)	28.1	30.3	

Notes: 1) Average of divisions in unincorporated area of the County

Source: 1990 Census

TABLE 4
POPULATION BY RACE/ETHNIC BACKGROUND

	<u>Countywide</u>		<u>Unincorporated</u>		<u>State</u>
Asian, Pacific Islander	653	(2 %)	239	(1.5 %)	9.1 %
Black	167	(0.50%)	68	(0.50%)	7.0%
Hispanic(1)	16,800	(46%)	5,300	(33%)	25.8%
Native American	210	(0.50%)	130	(1 %)	0.6%
White	18,973	(51%)	10,152	(64%)	57.2%
Other	74	(Neg.)	26	(Neg.)	0.3%
TOTAL	36,697		15,915		

Note: Hispanics includes Whites, Blacks, Native American, Asian and Pacific Islander
Source: 1990 Census

Population Projections

The population of the County is projected to more than double over the next 20 years by the San Benito County Council of Governments (see Table 5). Over the next decade, the population is estimated to increase by 46% and again by 43% between the years 2000 and 2010. The unincorporated area is projected to grow at the average rate of about 173 new units per year with a 36% increase in this decade and a 34% increase between the years 2000 and 2010. The State Department of Finance projects a slower growth rate in the County over the next ten years (see Table 5).

Several factors could affect the population projections. First, Table 1 indicates that the lowest annual percent increase in population occurred between 1990 and 1991 since the onset of the recession. If the current recession continues, it is possible that the population projections will not be met. Second, since 1984, the Cities of Gilroy and Morgan Hill have had limited waste water treatment capacity and some pressure for development has spilled over to San Benito County. Improvement of the waste water treatment system could divert pressure for development from San Benito County. Third, one of the two canneries in the City of Hollister closed in July of 1992 resulting in the loss of 590 seasonal jobs and 80 full-time jobs. If employees are forced to relocated due to this or other business closures, there could be a surplus of existing housing stock for sale or rent. Fourth, the COG population projections were used for the Monterey Bay Unified Air Pollution Control District Basin Plan. The basin is presently in a serious non-attainment status. Potential large-scale development proposals would need an air pollution control permit for waste-water treatment capacity. Mitigation measures required for an air pollution control permit may affect the rate of population growth.

TABLE 5
SAN BENITO COUNTY POPULATION PROJECTIONS

<u>Year</u>	State Department of Finance <u>Countywide</u>	San Benito County Council of Governments	
		<u>Countywide</u>	<u>Unincorporated</u>
1990	36,300	36,697	15,915
1995	42,800 (15%)	44,433 (21%)	18,592 (17%)
2000	48,700 (14%)	53,613 (21%)	21,688 (17%)

Sources: San Benito County Council of Governments
California State Department of Finance, Interim Household Projections, State and Counties P-2, May 1991 (projections for countywide only)

Another factor that could affect the population projections are several large scale developments presently being considered in the unincorporated area of the County. The Area Plan for Paicines Ranch sets a limit of 150 units to be constructed annually over the 30 year life of the project. This development alone could annually increase the population of the County by 450 persons over the next 30 years (assumes three persons per dwelling unit). There are two specific plan requests within and contiguous to the sphere-of-influence of Hollister that would have 2,500 and 1,500 units. A growth rate for these proposed projects has not been determined. Another large scale senior community has been proposed in the foothills of the San Juan Valley called Mission Greens with 950 units. An application has been filed and withdrawn for a proposed new town, Rancho San Benito, with 8,500 homes at the northwestern area of the County. It is expected that a revised application will be filed in the near future.

CHAPTER 3 EMPLOYMENT CHARACTERISTICS

Employment/Labor Force Trends

San Benito County is a unique rural County within the region of influence of the urban Counties of Santa Clara, Santa Cruz, and Monterey. It is the urban problems that spread from our urbanized neighbors that have and continue to present San Benito County with many housing and planning challenges. In 1985 there were 9,275 wage and salary jobs in San Benito County and 12,750 employed persons in the labor force. There were an estimated 3,475 employed persons in the labor force that commuted to work out of the County. This represented 27% of the employed workforce. Despite the fact that wage and salary employment increased by a out 2,575 jobs from 1985 through 1990, the trend of a commuting work-force has not reversed. The estimated number of periods in the labor force commuting increased to an estimated 3,900 persons in 1990. As discussed in Chapter 2, 67% of the population increase in San Benito County between 1985 and 1991 was form immigration into the County.

Santa Clara County has been a job-rich area and is expected to be a strong draw for commuters in the program period (1992 through 1997). The number of jobs in Santa Clara County is expected to exceed the number of employed residents by over 100,000 in 1995 (see Table 6). These estimates reflect the 1992 - 1997 life of this document. The substantial share of new job growth in Santa Clara County is projected for the City of San Jose (271,760) jobs) (See Table 7). Much of the new jobs projected for the City of San Jose will be in the Coyote Valley which is at the southern end of San Jose. The Cities of Gilroy and Morgan Hill, which are presently bedroom communities, are projected to increase jobs between 1985 and the year 2005 (see Table 7). The projected job growth rates in Tables 6 and 7 are currently being reduced due to the slump in the Silicon Valley economy. Nevertheless, San Benito County will continue to be within the commuted of job growth in Santa Clara County.

Labor Force: The size of the San Benito County labor force increased continually from 1985 to 1990 from 15,100 persons (see Table 8). An estimated 2,200 persons in the 1990 labor force were unemployed. The annual average unemployment rate was 12.5%, which is twice the State (6.6%) and the National averages (5.9%). The high unemployment rate is due in part to a large seasonal labor force employed in food processing and agriculture and a large unskilled labor force. In February of 1992, the unemployment rate in San Benito County was the third highest in the Sate at 23.1%.

Employment: Employment within the County increased from 1985 through 1990 despite numerous obstacles including the closure of retail businesses from the 1989 Loma Prieta Earthquake, three major structure fires in downtown Hollister, and the closure of two manufacturing operations which provided 200 jobs (Shelton Industries and Marley Roof Tile). Jobs in the County increased from 9,275 to 11,575. The largest increases were in wholesale trade (nearly tripled), government, retail trade, and services. It is speculated that the majority of growth in government was in education. Historically agriculture has been the primary

TABLE 6

Profile of Projected Growth
Santa Clara County
1985 - 2005



County Profile

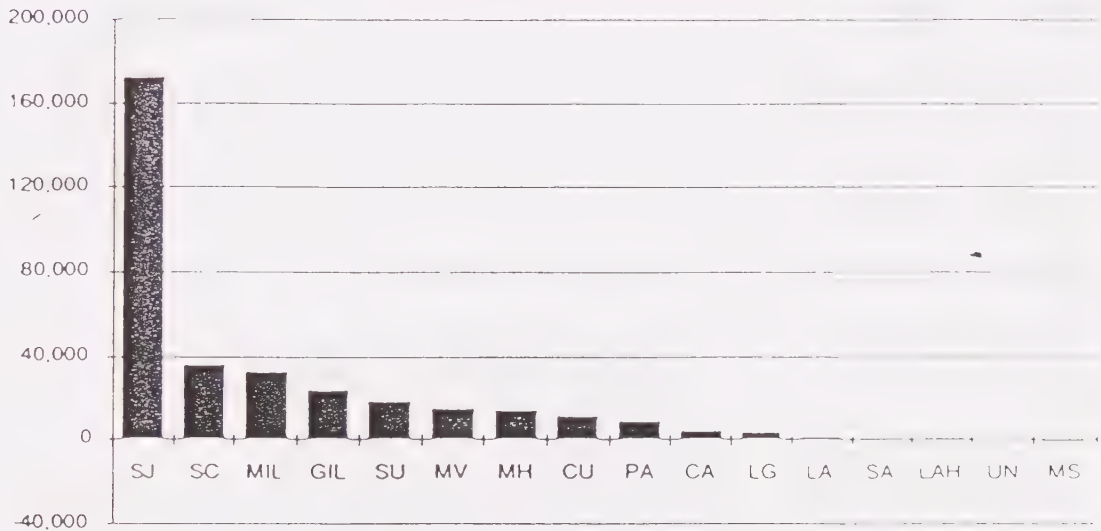
	1985	1995	2005	Increase 1985-2005	Percent Increase 1985-2005
Population	1,384,550	1,539,950	1,658,100	273,550	20%
Households	487,780	561,950	617,490	129,710	27%
Employed Residents	750,100	871,000	950,700	200,600	27%
Jobs	801,010	980,550	1,145,950	344,940	43%
Mean Household Income	\$48,600	\$54,800	\$60,300	\$11,700	24%
Persons Per Household	2.78	2.68	2.62		

Source: "Projections '90," Association of Bay Area Governments, P.O. Box 2050, Oakland
CA 94606. (415) 464-7900

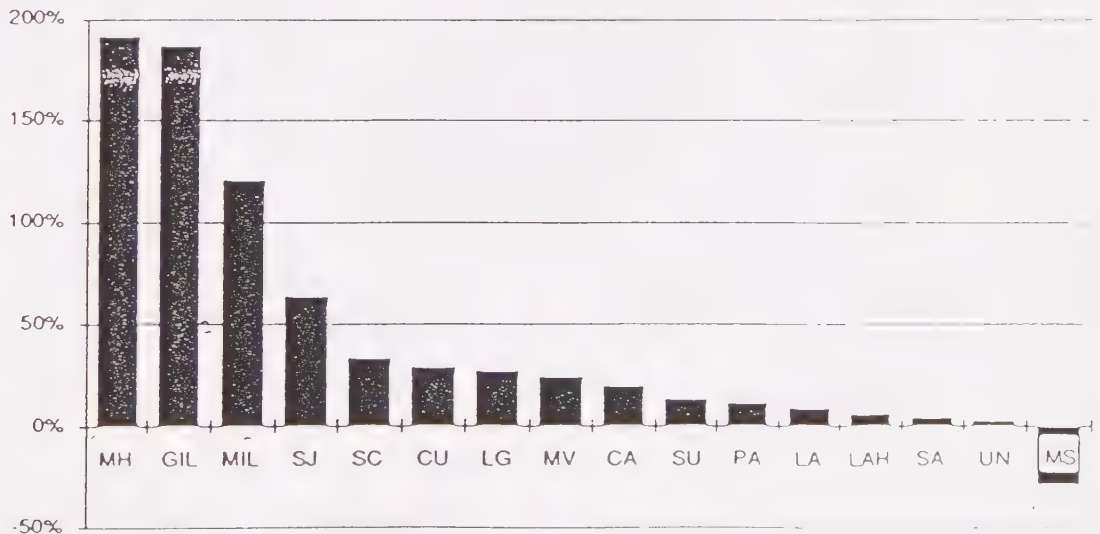
TABLE 7

Job Growth Projections
For Santa Clara County Cities
1985 - 2005

Projected Increase, by Jurisdiction



Projected Percent Increase, by Jurisdiction



Key to Abbreviations

CA	Campbell	LAH	Los Altos Hills	MS	Monte Sereno	SC	Santa Clara
CU	Cupertino	LG	Los Gatos	MV	Mountain View	SJ	San Jose
GIL	Gilroy	MH	Morgan Hill	PA	Palo Alto	SU	Sunnyvale
LA	Los Altos	MIL	Milpitas	SA	Saratoga	UN	Unincorporated

employer in the County with 26% of the jobs (see Table 9). There are seasonal fluctuations in the jobs in the agricultural sector. During the months of July through October the labor force nearly doubles. The next largest employer is government. The substantial share of government employees are County employees or school employees.

In Annual Planning Information for San Benito County 1991, the labor force is projected to increase at a slower rate than the past few years (see Table 10) due in part to fewer jobs in Silicon Valley. It was estimated that local declines in manufacturing and construction would be offset by 150 new jobs between 1990 and 1992 (California Department of Finance, Annual Planning Information for San Benito County, 1991, San Francisco, California). Limited job growth is expected in the retail trade, wholesale trade, finance-insurance, real estate and services. Projections for net gains in jobs to the local economy will not occur because Tri Valley Growers, which employed about 590 seasonal workers and 80 permanent workers for food processing closed.

TABLE 8
SAN BENITO COUNTY CIVILIAN LABOR FORCE
EMPLOYMENT AND UNEMPLOYMENT 1980 - 1990

<u>Year</u>	<u>Civilian Labor Force</u>	<u>Employment</u>	<u>Annual Averages Unemployment</u>	<u>Unemployment Rate</u>
1981	12,200	10,325	1,850	15.2%
1982	12,675	10,325	2,350	18.6%
1983	14,225	11,725	2,500	17.6%
1984	14,450	12,150	2,300	16.0
1985	15,100	12,750	2,350	15.5
1986	15,550	13,225	2,325	15.0
1987	16,125	14,100	2,025	12.5
1988	16,975	14,775	2,200	13.0
1989	17,725	15,525	2,200	12.4
1990	17,675	15,475	2,200	12.5

Source: California Department of Finance, Annual Planning Information for San Benito County, 1991

TABLE 9

San Benito County
Jobs by Industry Division
Annual Average 1990

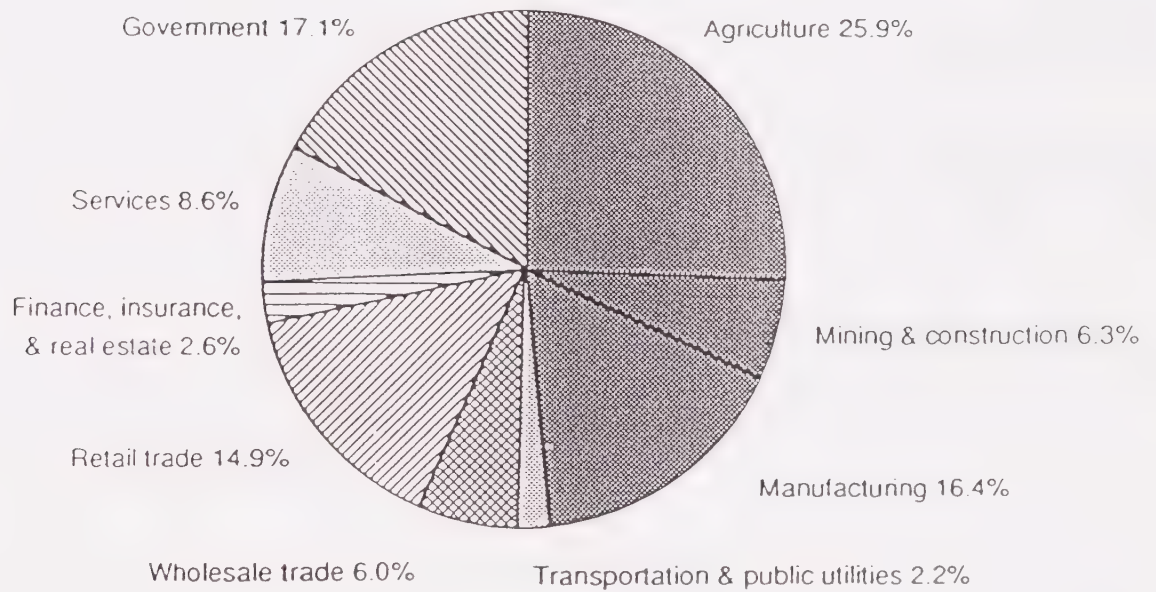
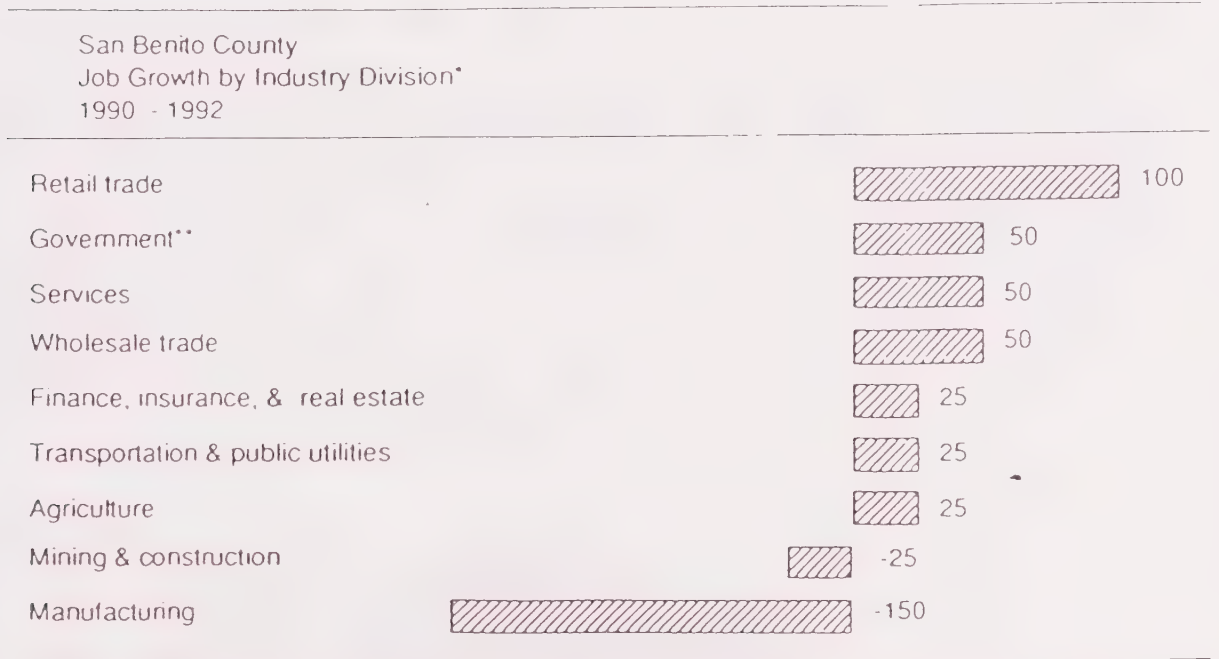


TABLE 10

SAN BENITO COUNTY JOB GROWTH BY INDUSTRY DIVISION*
1990 - 1992



* Employment is by place of work and does not include persons involved in labor-management trade disputes

** Includes all civilian government employees regardless of activity in which engaged

CHAPTER 4 HOUSEHOLD CHARACTERISTICS

This section of the Housing Element evaluates trends in the types of housing, age, housing tenure, vacancy rates, substandard units, affordable units at risk, substandard housing, overcrowding, housing affordability and overpayment. Analysis of these components of the housing stock gives a picture of how well the population, including special needs groups, are being met.

Household Characteristics

The average household size in the State is about 2.79 persons. Countywide the average household size is larger at 3.15 persons per home and the unincorporated area is a 2.95 persons per home.

Approximately 98% of the population in the County lives in households and the remaining two percent lives in group quarters (e.g. nursing home, jail, homeless shelter). The majority of the 686 persons living in group quarters live in the unincorporated area (61% or 418 persons). There are 11,422 occupied households in San Benito County. Nearly 44% (4972) of the occupied households are in the unincorporated area (1990 Census).

Family Households: Approximately 75% of the households in the County are family households. The proportion is higher in the unincorporated area at 82%. The size of the average family household in the County is 3.53.

Statewide about 55% of the households are married couple families. In the County and the unincorporated area the percentage of married household families are higher than the State average at 65% and 71% respectively. Nearly four percent of the households in the unincorporated area are male heads of family households.

Female Households: Female heads of family households and females living alone represent about 26% of the households in the State. The percentage of this group is much lower in the County at 15% and the unincorporated area at 10.5%. Approximately 26% of the female heads of households are living in poverty in the unincorporated area.

Non-Family Household: Households listed as non-family in the 1990 Census represent nearly 21% of the households Countywide and nearly 18% of the households in the unincorporated area. Approximately four percent of the non-family households in the unincorporated area are elderly females living alone.

Housing Type

Changes in the types of housing units over the past decade and the proportional share of housing types have been analyzed to determine whether or not there are any gaps in the types of housing units. Countywide there are a total of 12,378 units including year-round, vacant, seasonal and migratory units. The unincorporated area has a total of 5,592 occupied and vacant units.

Over the past decade, changes in types of housing in the County are similar to those statewide. The biggest gain was in single family housing, there were also gains in mobile homes and a decline in the proportion of multi-family units. The percentage of single family homes in the County

increased from 73% to 77% while low density multi-family dwellings remained the same - eight percent (see Table 11). The percentage of high density multi-family units decreased from 13% to five percent. Mobile homes and other dwellings (cars, boats) increased from 6.5% to 9%.

TABLE 11
HOUSING STOCK - QUANTITY AND TYPE

<u>Jurisdiction</u>	<u>Number of Units</u>		<u>Percent change</u>
	<u>1980</u>	<u>1990</u>	
<u>Unincorporated</u>			
Single Family Dwellings	3,129 (75%)	4,521 (81%)	+44%
Attached		4,138	
Detached		383	
Multi-Family Dwellings			
2 - 4 units	303 (7%)	303 (5.4%)	+ 0%
5 or more	408 (10%)	36 (0.6%)	-91%
Mobile Homes	345 (8%)	732 (13%)	+112%
<u>County-wide</u>			
Single Family Dwellings	6,359 (73%)	9,412 (77%)	+48%
Attached		8,699	
Detached		713	
Multi-Family Units			
2 - 4 units	690 (8%)	1,016 (8%)	+47%
5 or more	1,130(13%)	641 (5%)	-43%
Mobile Homes and Others	571(6.5%)	1,161 (9%)	+103%

Source: 1990 Census

Changes in housing type in the unincorporated area were more marked. The percentage of single family homes increased from 75% to 81%. Mobile homes increased from 8% to 13% increased a form of housing that is affordable to all income levels. There was a sharp decline in multi-family units with the percentage of low density units decreasing from 7% to 5.4% and high density decreasing from 10% to 0.6% of the housing stock. The loss of multi-family units is noteworthy because this type of housing is needed by low-income families. It is speculated that the majority of the loss is due to the closure of labor camps in the unincorporated area and lack of construction.

Tenure

Housing tenure is evaluated to determine whether there is an adequate supply of owner-occupied units and rental-occupied units. Rental units are needed for persons that are mobile, those who cannot afford a single family home, persons that do not desire home maintenance or other reasons. The demand for rental units can increase when mortgage interest rates increase because fewer people can purchase a home. Home ownership is generally considered to be positive. Neighborhoods are considered to be more stable, and homeowners typically maintain homes better than renters.

Statewide 55.6% of the units are owner-occupied and 44.4% of the units are renter-occupied. Countywide the percent of owner-occupied units is higher than the State average at nearly 60% with renter-occupied units at about 40%. The majority of the rentals are single family homes (57%). Table 12 indicates that the percent of owner-occupied units in the unincorporated area is 66%. Of the renter occupied units in the unincorporated area, 73% are single-family and 27% are multi-family.

TABLE 12
UNINCORPORATED SAN BENITO COUNTY HOUSING TENURE

	Total Population		
	<u>In Houses(1)</u>	<u>Owner</u>	<u>Renter</u>
Hollister	18,951	10,586 (55.87%)	8,365 (44.13%)
San Juan Bautista	1,563	807 (51.63%)	756 (48.37%)
Unincorporated	15,497	10,152 (65.55%)	5,345 (34.45%)
Countywide	36,011	21,545 (59.83%)	14,466 (40.17%)

(1) This population does not reflect 686 persons living in group quarters.

Sources: 1990 Census
American Development Consultants, Affordable Housing Needs Study

Age and Condition of Housing

The age of homes is important in the evaluation of the housing stock because older homes are most likely to become substandard. Most housing structures have a design life of about 30+ years for roofing, plumbing, landscaping, paving and electrical. If older homes are not maintained, major rehabilitation or demolition may be necessary. Older homes are prone to be less costly than newer homes and more likely to be converted to multiple units. Many are also used as rentals (California Department of Housing and Community Development, California Statewide Housing Plan Update, page 33, October 1990, Sacramento, California).

Many older homes are owned and occupied by the elderly. This is significant because many elderly persons live on fixed income and have limited funds to pay for major repairs and

maintenance. The percent of elderly persons owning the aging housing stock is expected to continue increasing. In San Benito County nearly seven percent of the householders are elderly and live alone. The majority of the elderly persons in this group are females (74%). In the unincorporated area nearly six percent of the householders are elderly and live alone with 68% of this group represented by females. Renters and landlords may also have limited funds to maintain and refurbish older homes.

In the State, the majority of the housing stock was constructed during the baby boom (1945 - 1960) and is now 30 to 50 years old. In the 1980s from 19% to 26% of the housing stock was less than 10 years. San Benito County is uncharacteristic of the State with 33% of the housing stock 11 years or less. The substantial share of the new housing has been in the City of Hollister. The unincorporated area also has about 33% of the housing stock eleven years or less (see Table 13). In the State, about 37% of the housing stock is 30 years or older. The age of the housing stock in the County is less in this category. Thirty-two percent of the stock in the County is 31 years or older while the percentage is slightly less in the unincorporated area at 31%.

TABLE 13
AGE OF HOUSING STOCK (1990) IN YEARS

<u>Jurisdiction</u>	<u><+11</u>	<u>12-20</u>	<u>21-30</u>	<u>31-40</u>	<u>41+</u>
Unincorporated (5394)	1,760 (33%)	1,330 (25%)	600 (11%)	499 (9%)	1,205 (22%)
County Total (12230)	4,337 (35%)	2,641 (22%)	1,312 (11%)	1,176 (9%)	2,764 (23%)

Source: 1990 Census

Vacancy Rate

The vacancy rate is evaluated to measure whether the supply of housing stock is meeting the demand. If a vacancy rate is too low in an area, this can artificially increase the costs for housing which is particularly hard for low-income persons. Conversely a high vacancy rate can be indicative of a surplus of housing stock and the cost of housing may be artificially low.

The "market vacancy rate" includes only vacant units that are for sale or rent. Generally a market vacancy rate of four percent is considered to be desirable for a normal turnover in housing units. Statewide the vacancy rate was 3.53% with 0.85% for units for sale and 3.13% for units for rent.

The "total or gross vacancy rate" includes units for sale or rent along with vacant units that may be a second home, seasonal units for migrant workers, and unoccupied units for other reasons. A six to seven percent gross vacancy rate is desirable for an area such as San Benito County with migrant units (California Department of Housing and Community Development, California

Statewide Housing Plan Update, page 35, October 1990).

Table 14 shows that the majority of the vacant housing units in the County and unincorporated area are single family dwellings and mobile homes. Table 15 indicates that the 1990 Census gross vacancy rate is acceptable in the County (6.6%) and unincorporated area (7.9%) but the market vacancy rate is a little low in the County and the unincorporated area (3.4%)

TABLE 14
NUMBER OF HOUSING UNITS VACANT BY CATEGORY - 1990

<u>Jurisdiction</u>	<u>Total</u>	<u>One</u>	<u>Two-Four</u>	<u>Five+</u>	<u>Mobile Homes</u>
Unincorporated	427	343	8	2	74
Countywide	808	607	64	24	113

Source: 1990 Census
American Development Consultants, Affordable Housing Needs Study, Table 11, page 12, November 1991, Palm Springs, California

TABLE 15
VACANCY RATE BY TENURE

<u>Jurisdiction</u>	<u>Gross Vacancy Rate</u>	<u>Market Vacancy Rate</u> <u>(for sale or rent)</u>
Unincorporated	427 7.9%	182 3.4%
County-wide	808 6.6%	419 3.4%

Source: 1990 Census, Summary Tape File 1, H2, H5

Overcrowding

An overcrowded household is defined as a household with 1.01 (excluding kitchen and bathroom) or more persons per room. Statewide two-thirds of the overcrowded households were renters. Inability to find a home with sufficient size for a family may be due to income constraints or insufficient rooms for a large family. Overcrowding can also be influenced by families doubling-up to reduce shelter costs or a low vacancy rate. Despite the fact that family sizes have been getting smaller, the rate of overcrowding increased Statewide over the past decade from 6.9% in 1980 to 12% in 1990. In San Benito County, the rate of overcrowding also rose from 11.7% in 1980 to 14.5% in 1990 (see Table 16). The percent of overcrowding in the unincorporated area is less at 11.74%.

TABLE 16
PERSONS PER ROOM SAN BENITO COUNTY

<u>Jurisdiction</u>	<u>.05 Less</u>	<u>.51- 1.00</u>	<u>1.01 1.50</u>	<u>1.51 2.00</u>	<u>2.01 Over</u>	<u>Percent Over- Crowded</u>	<u>Percent Severely Over- Crowded</u>
Unincorporated	2,853	1,531	265	140	178	11.74%	3.6%
County	5,829	3,937	775	458	423	14.5%	3.7%

Source: 1990 Census; American Development Consultants, Affordable Housing Needs Study, page 15, November 1991, Palm Springs, California

Housing Needs in Target Areas

In the Summer of 1992 the San Benito County Building Department conducted a windshield survey of housing unit conditions in several areas of northern San Benito County: Aromas, Enterprise/Airline Highway, Hollister Area, North County, San Juan Valley and Tres Pinos. Housing units were separated into five categories: dilapidated, substantial, moderate, minor, and sound. The percentage of units in need of rehabilitation (not sound) or replacement for each area was calculated and is as follows:

Area/Total	%	Minor	Moderate	Substantial	Dilapidated
Aromas -37	22%	18	17	2	0
Enterprise - 23	43%	3	6	14	0
Hollister vicinity - 42	27%	4	37	0	1
North County - 15	9%	8	4	1	2
San Juan Valley - 4	9%	4	0	0	0
Tres Pinos - 5	23%	0	4	1	0
Total - 126		31	64	16	3

In a rehabilitation program conducted by the San Benito County Community Action Agency, it was determined that many units in need of repair or replacement were rentals or had been recently purchased by persons with moderate or better income with the intent to improve the dwellings over time.

Housing Affordability

Household Income: The monthly income of a family is a major determinant in how much can be paid for shelter and what type of shelter a family can afford. Some persons and families are required to double-up in order to pay for shelter. Four income levels have been set in Chapter 6.5 Title 25 of the California Administrative code to establish a benchmark for affordability of homes and are as follows:

Low-Income

Very-low: family income below 50% of the median income

Other Lower: family income between 51% and 80% of the median income

Above Low-Income

Moderate: family income between 81% and 120% of the median income

Above Moderate: family income is above 120% above the median County income

The State recognizes very-low and other-low income households as "low income". Generally low-income households are more sensitive to gaps in the housing stock and fluctuations in housing prices and mortgage rates. "Above low-income" households are generally considered to have adequate income to afford housing without subsidy.

The median income in San Benito County is \$43,700 for a family of four. Table 17 lists the income levels for San Benito County adjusted for family size. The distribution of household income for unincorporated San Benito County using 1990 Census is provided in Table 18. The median income for the the entire county was \$39,000 in the 1990 and was higher in the unincorporated area at \$42,486. Employment peaks in the summer and fall months during agricultural harvests and dips in the winter months. Unemployment rises during the winter months. San Benito County presently has an unemployment rate of 21.3 percent and has the third highest unemployment rate in the State (State of California Labor Market Information, February, 1992, San Francisco, California).

TABLE 17
INCOME CATEGORIES BY FAMILY SIZE- SAN BENITO COUNTY

Category	Family Size							
	<u>One</u>	<u>Two</u>	<u>Three</u>	<u>Four</u>	<u>Five</u>	<u>Six</u>	<u>Seven</u>	<u>Eight</u>
Very Low	15,300	17,500	19,650	21,850	23,600	25,350	27,100	28,850
Low	24,450	27,950	31,450	34,950	37,750	40,550	43,350	46,150
Median	30,600	34,950	39,350	43,700	47,200	50,700	54,200	57,700
Moderate	36,700	41,950	47,200	52,450	56,650	60,850	65,050	69,250

Source: California Department of Housing and Community Development, Report 6932 Income Limits - April 1993, Sacramento, California

TABLE 18
DISTRIBUTION OF HOUSEHOLDS BY INCOME - 1990

<u>Income Level</u>	Unincorporated	Percent of <u>Total</u>	County-wide	Percent of <u>Total</u>
	<u>Number of Households</u>		<u>Number of Households</u>	
\$0 - \$ 9,999	278	5.5%	944	8.24%
\$10,000-\$14,999	158	3.12%	753	6.57%
\$15,000-\$24,999	774	15.30%	1,936	16.90%
\$25,000-\$34,999	686	13.56%	1,790	15.63%
\$35,000-\$49,999	926	18.31%	2,375	20.74%
\$50,000-\$74,999	1,111	21.97%	2,233	19.49%
\$75,000 and over	1,017	20.11%	1,423	12.42%
Median	\$42,486		\$36,473	

Source: 1990 Census

Affordability: Generally housing is to be considered affordable if a family/person does not need to spend more than 30% of their annual income for shelter. Table 19 lists the range of housing prices that would be affordable to the four income groups: very low-income, low income, moderate income, and above moderate income recognized by the State.

TABLE 19
HOUSING AFFORDABILITY IN SAN BENITO COUNTY

<u>Income Category</u>	<u>Income (1)</u>	<u>Affordable Housing Price (2)</u>	<u>Median Housing Cost (4)</u>
Very Low	Less than \$21,850	\$78,500 - \$88,750(3)	\$206,000
Low	\$21,851-\$34,950	\$88,750 - \$126,000	\$206,000
Median	\$34,952-\$43,700	\$126,000 - \$157,000	\$206,000
Moderate	\$43,701-\$52,450	\$157,000 - \$196,000	\$206,000

1. California Department of Housing and Community Development, Report 6932 Income Limits - April 1993, Sacramento, California
2. Assumes a 10% down payment, zero point 30-year fixed rate mortgage, annualized interest rate of 7.23 - 7.5%
3. A 30-year fixed rate mortgage with a buy-down would enable a very low-income household to purchase a \$88,750 dollar home.
4. San Benito County Assessor

Source: Karl Skow, Pacific Finance Corporation, August 31, 1993, Hollister, California

Several assumptions are made for Table 19. First, 10% of the cost of housing will be provided in a down payment, there will be a 8⁷% interest on a 30-year mortgage, the affordable housing payments will not exceed 30% of the annual income, and the qualifying family has four members.

There is not a definitive estimate of current median housing costs in the unincorporated area. The 1990 census indicated that the median home price was \$206,000 countywide with homes prices averaging 13% less in the cities. Based on the 1990 Census, about 12.5% of the owner-occupied units in the unincorporated area could be purchased by a median income household.

Resale: The San Benito County Multiple listing service indicated that the 1993 median selling price for homes countywide has dropped to \$184,500 (\$123,500 two bedroom and \$173,000 three bedroom) for a single family residence and \$139,995 for a condominium. Ranchettes (lots two acres or larger in size) have an average 1993 resale value of \$298,500 which are not affordable. Average sales prices countywide indicate that condominiums are presently affordable to median income households and single family homes may be purchased by moderate income households. Consultation with the County Assessor and Ridgemark Realty indicates that resale prices in the unincorporated Ridgemark condominiums are affordable to low, median and moderate income households from \$125,000 - \$205,000. On the other hand, single family homes tend to have above average value and range in price between \$200,000 and \$360,000 depending on the age and size of the residence and whether or not membership to the Ridgemark Golf and Country Club is included in the purchase price (\$20,000). The homes would be affordable to some moderate and above moderate income households. In conclusion, resale single family homes that are condominiums or townhouses are affordable to low income households. Most newer single family homes however, are affordable to above moderate income households.

New Construction: In the R1, Single Family Residential zoning district, a 7,000 to 10,000 square foot lot in the unincorporated area would range from \$80,000 to \$100,000 (with sewer and water service). Construction costs for a single family residence average about \$60 per square foot. This amounts to about \$90,000 for a 1500 square foot house. The combined land and construction costs for a 1500 square foot house would be about \$170,000 - \$190,000. This would be affordable to a moderate and above moderate income household.

In the County's RM, Residential Multiple zoning district single family townhouses and multi-family units may be constructed. There has not been construction of multi-family units in the unincorporated area over the past decade. The San Benito County Assessor has indicated that land values between the unincorporated area and Hollister are similar. An 800 square-foot multi-family unit could be constructed at an estimated cost of \$96,900 which would be affordable to a low-income family of four (Sedway and Associates, City of Hollister Draft Housing Element, April 1, 1993, page 47, Table 23). Assuming that condominium lots have an average value of \$50,000, a 1200 square-foot condominium could be constructed at an estimated cost of \$122,000 which would also be affordable to some low income households.

In conclusion, newly constructed condominiums and multi-family units would be affordable to low income households. Most standard single family residences would be affordable to moderate and above moderate income households.

Rental: The 1990 Census indicates that the median rent in the unincorporated areas is \$472 which is lower than the median contract rent in Hollister of \$546. The median rent is affordable to most households at all income levels (see Table 20). Forty-six percent of the renter-occupied units were rented at a monthly rate of \$499 or less and would be affordable to most very low income households. An additional 24% was rented at monthly rate of \$749 or less. The census reveals that at least 70% of the rental stock in the unincorporated areas is affordable to low-income households and 86% is affordable to moderate income households.

TABLE 20
Affordable Rent for Family of Four by Income Level

<u>Income Category</u>	<u>Income Range</u>	<u>Maximum Affordable Payment Rent or Mortgage</u>
Very Low	less than \$21,850	\$546
Low	\$21,850 - \$34,950	\$546 - \$874
Median	\$34,950 - \$43,700	\$874 - \$1,092
Moderate	\$43,700 - \$52,450	\$1,092 - 1,311

Source: 1990 Census, Summary Tape File 3, H43

A survey of rental property in the unincorporated area and Hollister (which has similar land values for rentals) was conducted to determine whether rental housing would be affordable to all income levels with the present density standards. Fourplexes constructed at a density of 10-12 dwelling units per acre rent at \$463 - \$600 per month. These units are affordable to very-low income households. Condominiums and townhouses in the unincorporated Ridgemark development (seven - 13 units per acre) rent at \$700 - \$950 per month and the units are affordable to low, and median income households. In conclusion, market rate rentals for fourplexes and condominiums provide rental housing that is affordable to all income levels with existing density standards.

Overpayment: If a family, household or persons on limited income needs to spend too much money for shelter, it is difficult to use remaining funds for basic necessities. A household may be overpaying for shelter if the housing costs exceed 25% of the annual income. Overpayment becomes more critical for low-income families if shelter costs exceed 35% of the annual income. On the other hand, some higher income families may spend as much as 35% of their income on housing and may still not be overpaying for shelter.

Table 21 indicates that the very-low income households in the unincorporated area are directly affected by high shelter costs in the County. Over half (52%) of the very low-income households in owner-occupied homes are overpaying for shelter. The majority of these homeowners use more than 35% of their income on housing. The likelihood of overpayment for shelter on rental housing for very low-income households is much higher at 83%. It is noteworthy that 66% of the very-low income households spend more than 35% of their annual income on rented shelter.

TABLE 21
PERCENTAGE OF HOUSEHOLDS OVERPAYING FOR SHELTER BY INCOME
GROUP IN THE UNINCORPORATED AREA

<u>Income Group</u>	<u>Owner</u>		<u>Renter</u>	
	<u>25% - 34%</u>	<u>35%+</u>	<u>25% - 34%</u>	<u>35%+</u>
Very Low	6.0%	46.0%	17%	66%
Very Low - Low	3.5%	33.5%	16%	31%
Low - Median	1.0%	35.0%	14%	19%
Median - Moderate	8.0%	34.0%	20%	9%
Moderate and Above Moderate	26.0%	16.0%	16%	17%

Sources: State Department of Finance Report 6932 Income Limits,
 April 1991, 1990 Census

Regional Influences: In 1980, the median household income was \$19,002 and the average cost of a single family home was \$85,000 (San Benito County Housing Element 1985). By 1993, the median household income had increased by 130% to \$43,700. On the other hand, the median home price Countywide had increased by 142% to \$206,000 (1990 Census). The County Assessor estimated that the median price for a home in the unincorporated area is \$210,000 due to large lot sizes. The San Benito County housing market has been strongly influenced by the Bay Area.

Santa Clara County's surplus of jobs and lower land values in San Benito County created a demand for housing in San Benito County. San Benito County's population increased by 46.78 percent over the past decade and a good proportion of the new growth was from commuters. The 1980 and 1990 censuses show that the workforce commuting across the county line increased from 24% to 35%. The majority of the commuters (24%) travel to Santa Clara County to report to work. The commuting workforce has contributed to the increase in the median income in the County.

The median home prices in the Cities and unincorporated area in San Benito County are affordable to some low, median and moderate income families in Santa Clara County. Median home prices in the unincorporated area are affordable to moderate and above moderate income families in Santa Clara County. Two types of householders have immigrated into San Benito County from Santa Clara County, first-time home buyers and householders selling a moderate size home in an expensive market in Santa Clara County in order to purchase a larger home, a home with land, or a luxury home in San Benito County. It is not surprising that over 35% of the employed workforce in San Benito County commutes. The proximity of San Benito County to Santa Clara County has contributed to inflated housing prices for the resident workforce.

TABLE 22
INCOME VS. HOUSING COSTS IN AREA OF INFLUENCE

<u>County</u>	<u>Population (1)</u>	<u>Median Income (2)</u>	<u>Median Housing Price (1)</u>
Monterey	355,660	39,900	198,200
Santa Clara	1,497,577	59,300	289,400
Santa Cruz	229,734	47,500	256,100
Average	694,324	48,900	247,900
San Benito	36,697	43,700	206,600
Differential	-657,626	-5,200	- 41,300
Sources:	1: 1990 Census		
	2: State of California 6932 Income Limits - April 1993		

Affordable Units at Risk

Government Code Section 65583 requires that the County evaluate the potential for loss of affordable housing units to low-income persons/families by conversion of assisted low-income housing units to market rate housing, conversion of rental units to condominiums, and conversion of mobile home parks to other uses.

The unincorporated area does not have a stock of assisted housing units (American Development Consultants, Affordable Housing Needs Study, November 1991, Palm Springs, California).

There are two rental mobile home parks in the unincorporated area. Both parks are legal non-conforming uses with base allowed densities of one unit per 2.5 acres and one unit per five acres.

CHAPTER 5 SPECIAL HOUSING NEEDS GROUPS

There are a number of identified groups in the County that have special housing needs. These groups include handicapped, elderly, female-headed households, large family households, farmworkers and the homeless. Some special need groups overlap. For example a female-headed household may also be an elderly household.

Handicapped/Disabled Persons/Households

The typical housing unit may not be designed for the special needs of a handicapped person. Ramps, wider doors, lower cabinets and grab bars in the bathrooms are some of the requirements that may limit opportunity for housing. Disabled (developmentally, mentally) persons may require some level of supervision for housing. The 1990 Census indicates that about four percent (647 persons) of the unincorporated population 16 years or over has a mobility or self-care limitation. About 33% of these persons are 65 years and older. The 1990 Census reported that about 7.7% (1,234 persons) of the unincorporated population 16 years and over has a work disability.

An estimated 360 persons receive Supplemental Security Income that are Blind or Disabled. Ninety-two percent of the persons are adults (California Employment Development Department, Annual Planning Information 1991, Table 3, page 38, San Francisco, California). An estimated 350 persons receive services from the San Benito County Mental Health Department.

There are an estimated 97 severely handicapped students in the County (Larry Elrod, Assistant to Superintendent, San Benito County Office of Education, March 5, 1992, Hollister, California).

Presently there are no supervised housing facilities for the mentally ill in the County. Persons that need to be placed in supervised housing can be placed in nearby counties through the San Andreas Regional Center in Watsonville. A home for developmentally disabled persons called the "Robertson House" is located in downtown Hollister. The six occupants of the house are supervised but have the opportunity to live in a more independent situation. The residence is monitored by the San Andreas Regional Center.

Hope Rehabilitation Services, located in northern Hollister, provides work training and activities for developmentally disabled persons, mentally ill, brain injured, and persons with other types of handicaps. Presently 40 persons utilize the services. There is capacity for ten more persons. The goal of the program is to place persons in the community for work. All six of the persons residing at the Robertson House are within the Hope Rehabilitation Program. There is demand for additional supervised group housing in the County (Telephone communication with Sally French, Hope Rehabilitation Services, February 1992).

Elderly Households

Seniors are considered to be a special needs group for housing because income may be fixed, some seniors may have limited mobility, or persons (particularly single females) may have

difficulty maintaining a family home. The majority of the households with one or more persons 65 years or older are owner-occupied (see Table 23). Nearly five percent of the elderly persons in the unincorporated area are living in poverty (1990 Census).

TABLE 23
HOUSEHOLDS WITH ONE OR MORE PERSONS 65 YEARS OR OLDER

<u>Jurisdiction</u>	<u>Owners</u>	<u>Renters</u>
Unincorporated	821 (91%)	82 (9%)
Countywide	1,697 (80%)	422 (20%)

Source: American Development Consultants

Female Heads of Families with Minor Children

Female heads of family with households are considered a special need group because households with children may be subject to discrimination, females generally earn less income, and day care costs for families with young children can reduce available income for shelter and living expenses. The percentage of female heads of family households Countywide is 9.75%. The majority of the female heads of family households are in the Cities (70%). The 1990 Census indicates that about 6.6% of the households in the unincorporated area are female headed households. Twenty-six percent of the female headed households in the unincorporated area are living in poverty (1990 Census).

Ethnic

The Hispanic population represents about 46% of the residents and Blacks represent about a half a percent of the population. While the American Indian represents only 1.3% of the population of the County, 15.4% of this population segment are reported to be living in poverty in the 1990 Census. Approximately 8.2% of the Hispanics, five percent of white persons in the unincorporated area are living in poverty (1990 Census).

Large Families/Households

Large families may have difficulty locating a house for purchase or rental because a greater number of rooms are needed. Generally, the larger the house/rental, the higher the cost. Large families on limited income may live in a house with insufficient rooms to cover living expenses. The 1990 Census revealed that nearly 20% of the households in the County have five or more members. The percentage of large family households in the unincorporated area was about 19%.

Farmworker Households

Farm workers are considered a special needs group because the income earned is generally low, job skills are limited, the periods of labor are often seasonal, and the need for housing varies from transitory to permanent. There are three types of farm workers: regular, seasonal (local and migrant) and foreign (documented and undocumented). Regular farm workers have full-time

full-time employment throughout the year irrespective of seasonal fluctuations in demand for labor. Seasonal farm workers include persons that reside in the County but may only work during all or a portion of the harvest of one or more crops or migrant farm workers that utilize temporary housing only during the harvest and then leave the area. A seasonal worker that is a resident may seek other temporary work in the off-season and may have difficulty finding affordable housing because periods of employment are sporadic and the pay is low. Migrant farm workers arrive during the cultivating or harvesting of crops and leave when work is not available. Generally a migrant laborer will seek housing in a labor camp, or rentals, or resort to vehicles, overcrowded conditions, or substandard facilities if there are insufficient migrant labor facilities. Documented and undocumented foreign workers may come to the area during the harvest season and then leave. Some foreign workers may stay because they lack insufficient funds to return home.

Number of Farmworkers: Annual agricultural employment fluctuates annually in San Benito County. The average annual agricultural labor over the past decade was 2,806 persons (this figure includes unemployed workers). The annual high agricultural workforce was 3,025 persons in 1980 and the annual low was 2,400 persons in 1984.

The peak employment period for seasonal and migrant laborers is from July through mid-October. The average peak employment for July through October over the past decade was 4,056 persons (Employment Development Department, Annual Planning Information, San Benito County, June 1991, San Francisco, California).

The estimated number of farm worker households is 2,370 throughout the year and 4,005 during the peak agricultural harvest based on 1.013 employees per household. The exact number of permanent, seasonal and migrant laborers is difficult to determine. An estimate of the number of migrant farm workers can be derived from persons living in non-institutional group quarters. This population was 441 in the 1990 Census. Since the Census was taken during the off-peak season, and non-institutional group quarters also includes homeless shelters, the number is considered to be low. In a separate publication it is estimated that 49% of the peak agricultural labor force is local, 39.3% is intrastate and 11.3% interstate in San Benito County (State of California Employment Development, Report 881-M, January 1984). Thus there would be about 2,042 farmworker households during the peak harvest needing temporary housing.

Number of Farm Labor Camps: There is insufficient housing to accommodate migrant laborers during the busy season. A labor camp is defined as a facility with five or more agricultural employees. The type of labor camp can vary from a house to a facility with multiple units. There are 14 legal farm labor complexes in the unincorporated area with a combined capacity for about 375 farm workers. Two additional facilities in Hollister increase the Countywide capacity for farm labor housing to 481 (see Table 24), which may be adequate for the off-peak season.

TABLE 24
FARM WORKER HOUSING

<u>Facility</u>	<u>Capacity for Farm Workers</u>
Labor Camps (cumulative unincorporated)	375
Office of Migrant Workers (Hollister)	64
Farmers Home Administration (Hollister)	42
Total	481

Source: American Development Consultants, Affordable Housing Needs Study, November 22, 1991, pages 20 and 21, Palm Springs, California

It is difficult in rural remote areas to find all farm labor housing (unauthorized). It also may be difficult to locate any migrant workers living in substandard conditions because they may not have a green card or legal residence and may be unwilling to contact authorities. There are an estimated 30 to 40 unlicensed farm worker camps situated throughout the County that are operated illegally. Living conditions in these facilities are often substandard and/or overcrowded. If it is assumed that all non-institutionalized housing is for farm workers, there may be enough capacity for migrant laborers in the off-peak season. There is an insufficient supply of farm worker housing for the peak season.

Homeless

The homeless are considered a special needs group because loss of shelter can result in a loss of a sense of well-being. Persons and families that become homeless may lose all of their possessions. The shelter needs for these persons vary from temporary shelter, transitional shelter, counseling and support services. Special facilities may be needed for substance abusers, persons suffering from AIDES, and the mentally ill.

Homeless Population: The Countywide homeless population is estimated to be 102 persons with 90 in shelters and 12 in the street. Twenty-one of the homeless persons are estimated to live in the unincorporated area with the remainder in Hollister based on the 1990 Census (American Development Consultants, page 22, 1991).

The homeless population of San Benito County has been studied in the Affordable Housing Needs Study, prepared for San Benito County by American Development Consultants, and by the San Benito County Federal Emergency Management Agency Board members and Planning Staff. There is a homeless shelter at the Church on San Juan Road that was unregulated for a period of time. The population at this shelter was as high as 250 persons after the Loma Prieta Earthquake. The majority of the persons using the shelter have been reported to be migrant workers. It has been speculated by some parties that the shelter has been an attraction to migrant laborers because there is no limit on the duration of the stay and shelter is free. Other persons have concluded that the large population of migrant workers at the shelter is an

indication that there are inadequate migrant labor facilities in the County. During site visits, about 21 of the persons at the shelter were families and 35 were single males. Many of the persons at the shelter had employment.

Existing Services for Homeless Prevention and Homeless Persons: There are a wide variety of services for homeless persons and prevention programs in San Benito County. The types of services and gaps for services or segments of the homeless population are briefly outlined on the following pages. The programs are discussed in greater detail in Chapter 7, Program Analysis. The population served is based on estimates of families/persons served through 1991.

SUMMARY OF HOMELESS SERVICES IN SAN BENITO COUNTY

Homeless Prevention: It is estimated that it is three to six time cheaper to prevent an incidence of homelessness than it is to provide emergency shelter and transitional shelter and services (first and last month's rent, counseling, shelter). Homeless prevention programs are briefly described below:

Stop Eviction: Administered by Community Action Agency (CAA)
Population served: 162
Gaps: * Program is geared solely for families so single persons and childless couples are not served.
* Funding is insufficient to extend the program all year. An estimated 13 families were not served because of limited funds.

Utility Assistance: Salvation Army (SA) and CAA
Population Served: Unknown
Gap: Insufficient funds.

Emergency Food: Community Pantry, Fishes and Loaves, CAA
Population Served: 3,350
Gap: None identified.

Mental Health: The County Mental Health Department assists in providing the appropriate type of housing for mentally ill persons. Through this assistance, homelessness is avoided.
Population served: No homeless mentally ill reported.
Gap: None identified.

Emergency Homeless Services: Once a person or family becomes homeless they/he/she will be in need of emergency shelter, food, and in some instances help for mental problems, substance abuse, and protective services.

Motel vouchers: CAA, San Benito County Human Services Agency, Red Cross
Population Served: 660

Gap: CAA and SBCHSA programs limited to families. Single persons and persons with substance abuse problems are undeserved. Unmet demand for estimated 80 persons due to funding limitations for CAA or denial by SBCHSA. Duration of program will be reduced in 1992 from 30 to 15 days.

General Relief SBCHSA (money for single persons for one months rent)

Population Served: 13

Gap: Few persons use program because funding of \$175/month for rent is too low for median rent of \$491.

Emergency Trailers: CAA/County Labor Camp - 30 days/Red Cross

Population Served: 78

Gap: Facility limited to off-peak labor season (November - June)

Emergency Shelter and Food The Church on San Juan Road; the Green House for families, single persons through San Benito County Association of Churches (SBCAC)

Population Served: Varies - 60 persons/day plus or minus

Gap: No emergency shelter designated for homeless persons with substance abuse problems, domestic violence, mental health, or teenagers

Crisis Counseling: SBCHSA, Discovery Center

Gap: Limited funding

Mentally Ill: Mentally ill homeless persons that pass through the County generally use one of the two homeless shelters.

Population Served: None reported. (Carol Peterlin, San Benito County Department of Mental Health)

Gap: There is not a program or appropriate facilities for mentally ill persons that pass through the County. A program has not been provided because of limited funds.

Transitional Services: Transitional services help persons or families that have become homeless find more permanent shelter and if necessary employment or other needed support services.

First and/or last month's

rent: CAA, SBCHSA

Population Served: 102 (CAA)

Gap: Program limited to families. Lack of funds for about 66 persons.

Transitional Housing

with case manager: CAA and San Benito County - six months
Population served: 36
Gap: No facilities for single persons, substance abusers, teenagers and demand is greater than supply.

Identified Needs of the Homeless: One of the greatest needs for homeless prevention and support services is to coordinate the various programs administered through various agencies and volunteer organizations. San Benito County's Federal Emergency Management Board does not have a Comprehensive Homeless Assistance Plan (CHAP). Development of such a plan could provide guidance to the development of future and existing programs.

Although the homeless population is not large, the needs of homeless single persons, couples, persons with substance abuse problems, and victims of family violence are not being met in a comprehensive manner at this time. Temporary and transitional facilities need to be identified for these segments of the homeless population.

There are numerous homeless assistance programs for families that are periodically unavailable due to funding shortfalls. Over the program period, it is expected that the amount of funding for existing programs will decrease and the duration a family is served will be reduced. Strategies to extend these programs throughout the year should be explored.

It can be expected that the demand for homeless prevention programs may be unusually high in the program period because one of the canneries closed. Many of the workers are seasonal and semi-skilled.

CHAPTER 6 FUTURE HOUSING NEEDS

New Construction Need

The new construction needs for unincorporated San Benito County have been calculated in the Regional Housing Needs Study for San Benito County. The base number of housing units need from January 1991 through July 1997 were derived from the State Department of Finance household projections for the region and the San Benito County Council of Governments Population projections - 915 units. An additional 166 units were added for projected vacancy need and 78 to replace demolished dwellings. Therefore the total projected need for the unincorporated area is 1,159 units for an average of 178 dwelling units per year. The projections assume that a high rate of migration into the County will continue and that San Benito County will continue to be a source of affordable housing for the Bay Area.

The projected construction need of 178 dwelling units per year will probably not be met over the program period. Since 1980, there was an average of 126 units constructed per year in the unincorporated area. The new construction needs appear to be unrealistically high based on historic building activity (see Table 25).

TABLE 25
HISTORIC BUILDING PERMITS FOR NEW RESIDENCES
UNINCORPORATED AREA

<u>Year</u>	<u>Number of Building Permits Issued</u>
1980	100
1981	128
1982	67
1983	98
1984	78
1985	144
1986	166
1987	163
1988	260
1989	247
1990	61
1991	41
1992	90
Total	1,643
Average	126
Source:	San Benito County Building Department

Regional Fair Share Responsibilities

A Regional Housing Needs Plan is required by State law for localities within a region to measure their proportional share of the State's and the region's need of new housing by income group. The region for this Housing Element is San Benito County which consists of the Cities of Hollister, San Juan Bautista, and the unincorporated area. The Regional Agency is the San Benito County Council of Governments (COG). One of the statutory requirements of the regional housing needs plan is to "seek to reduce the concentration of lower income households in cities or counties which already have disproportionately high proportions of lower income households." As of 1990, the percentage of low income households in the unincorporated area of 34.4% was lower than the region's 40%. To provide a more balanced distribution of housing opportunities in the unincorporated area, San Benito County must adopt and implement action programs for lower income households.

Tables 26 and 27 indicate that 40% (479) of the new construction needed in the unincorporated area would be for low-income households with 260 for very low-income and 219 for other lower-income households (see Chapter 4 for definition of low income). The remaining 60% (680) of the new construction need would be for moderate and above moderate income housing. Based on historic household growth, the projected housing needs by income group will probably not be met.

Identification of Sites for Housing to Meet Regional Needs

A Housing Element must demonstrate that there are sufficient zoned/planned sites to meet the regional housing needs.

Low Income Housing: Approval of low-income housing projects and implementation of low-income housing programs have generated 157 housing sites since 1991 leaving a demand for the creation of 322 sites.

Existing Sites

Riverview Estates	56
Ridgemark Unit 11	21*
Mobile homes (seniors, caretakers, ag. employees)	26
Mobile Homes on Foundation	13
Transitional housing for homeless	12
Second and Third Units in AP/AR districts for family/employees	6
Senior citizen second units	23
Total	157

* Note: At least 21 sites will be affordable

Future targeted housing sites are listed below and will exceed the counties remaining low-income regional housing need of 322 units. Additional low-income housing sites will be made available from the construction of higher density housing in the Rural/Urban land

use designations in the Ridgemark/Enterprise Road area, the Paicines area, the Northeast Fairview Specific Plan area, and the West of Fairview Specific Plan area.

Future Sites

Expanded Migrant Center (6 duplexes)	12
Mens Labor Camp expansion	80
Mobile homes (seniors, caretakers, ag. employees)	40
Mobile Homes on Foundation	12
Senior citizen second units	36
Accessory apartment units	5
Transitional housing trailers/RV sites	18
Trailer park permanent housing	100
Second and Third Units in AR and AP zoning district	7
Labor Camps in AR and AP zoning districts	50
Total	360

Moderate/Above Moderate Income: Numerous subdivisions have been approved by the County which may be credited toward the attainment of the County's regional housing need for moderate and above moderate income households. These projects, the zoning and number of units approved are listed below in Table 28. Approved development sites (697) in Table 28 exceed the projected new construction need for some moderate and above moderate income categories of 680 units. It should be noted that few of the approved tentatives maps have been recorded due to the sluggish economy.

TABLE 26
REGIONAL HOUSING NEEDS ALLOCATION BY INCOME GROUP

<u>Income Category</u>	<u>New Construction Need</u>	<u>Percentage</u>
<u>Low Income</u>		
Very Low	260	22%
Other Low	219	19%
<u>Above Low Income</u>		
Moderate	275	24%
Above Moderate	405	35%
Total	1,159	100%

Source: Regional Housing Needs Study for San Benito County

TABLE 27
DISTRIBUTION OF LOW-INCOME HOUSEHOLDS AS OF 1991
IN SAN BENITO COUNTY

<u>Income Group</u>	<u>Households by Jurisdiction</u>			
		San Juan		
	<u>Hollister</u>	<u>Bautista</u>	<u>Unincorporated</u>	<u>County</u>
Very Low	1520 (25%)	138 (25%)	896 (18%)	2554 (22%)
Other Lower	1156 (19%)	100 (18%)	834 (16.4%)	2090 (18%)
Subtotal	2676 (44%)	238 (43%)	1730 (34.4%)	4644 (40%)
Moderate	1521 (25%)	133 (24%)	1017 (20.4%)	2671 (23%)
Above Moderate	1885 (31%)	182 (33%)	2229 (44.8%)	4296 (37%)
Subtotal	3406 (56%)	316 (57%)	3246 (65.2%)	6967 (60%)
Total	6082	533	4976	11621

Source: San Benito County Regional Housing Needs Study

TABLE 28
APPROVED/PLANNED SITES FOR MODERATE AND
ABOVE MODERATE INCOME HOUSING

<u>Project</u>	<u>Number of Units</u>	<u>Zoning</u>
Ashford Highlands	56	Agricultural Productive/ <u>PUD</u>
Bolin	7	Agricultural Productive
Comstock Estates	41	Agricultural Productive
Four Corners	30	Agricultural Productive/ <u>PUD</u>
Gularte Ranch	8	Rural/ <u>PUD</u>
Hollister Ranch Estates	33	Agricultural Productive/ <u>PUD</u>
Quail Hollow	108	Single Family Residential
Pacheco Creek	7	Agricultural Productive/ <u>PUD</u>
Perkins Ranch	21	Agricultural Productive/ <u>PUD</u>
Rancho Pacheco Estates	9	Agricultural Productive
Ridgemark Unit 10	166	Single Family Residential
Ridgemark Unit 11	103	RM/ <u>PUD</u>
Stonebridge	15	Agricultural Productive
Stonegate	73	Agricultural Productive/ <u>PUD</u>
Union Heights	20	Agricultural Productive/ <u>PUD</u>
Total	697	

Source: San Benito County Planning Department

CHAPTER 7 CONSTRAINTS ON RESIDENTIAL DEVELOPMENT

Non Governmental Constraints

Land Costs: One of the most significant constraints to the development of affordable housing in San Benito County is the limited availability of affordable land. As discussed in Chapter 4 - Regional Influences, the median priced home even in the Cities are not affordable to the very low, other low, median and some moderate income families. The cost of land in San Benito County has been inflated due to the proximity to the San Francisco Bay and Monterey Bay areas.

Another factor that may constrain affordability in unincorporated San Benito County is lot size. Generally, affordable housing cannot be developed, without subsidies, on parcels greater than one acre due to the high cost of land. The discussion of the Zoning Ordinance in this Chapter indicates that the County has mechanisms in place to allow for the provision of affordable housing irrespective of lot size.

The Land Use Breakdown in Table 29 illustrates that most of the land in the County is either designated for large lot development (one acre or larger building site) or it is otherwise unavailable for development due to flood plain, park, or government ownership. Consistent with the County General Plan, the majority of the lots created from major subdivision over the past 12 years have been for infill development. Over 76% of the lots were infill development, where services are available and at densities of one acre or less (7% one acre; 10% 0.5 acre; 39% single-family; and 20% condominium).

The approximate cost of land in unincorporated San Benito County in 1993 according to the County Assessor is as follows:

7000 - 10,000 square foot building site = \$80,000 - 100,000 (with sewer and water service)		
1 acre building site	=	\$124,146
5 acre building site	=	\$150,000
40 acre building site	=	(this is highly variable depending on location; remote site; large acreage in close proximity to cities command higher prices)

Despite the fact that there has been a recession, land values have decreased, and interest rates have dropped, land values alone are unaffordable to most very low, low, and median income families in the County (see Table 19, Chapter 4).

Construction costs: Construction costs are another aspect involved in the cost of a new home. Construction costs for single family dwellings have risen steadily over the past years to a present level of about \$60 per square foot. This amounts to about \$90,000 for a 1500 square foot house. The combined land and construction costs for a 1500 square foot house would be about \$170,000 - \$190,000 on a 7,000 - 10,000 square foot lot which would be affordable to a moderate and

TABLE 29
SAN BENITO COUNTY UNINCORPORATED LAND USE BREAKDOWN

DESIGNATION	ACRES	TYPE OF HOUSING ALLOWABLE	DWELLING UNITS(1)	POPULATION	MAXIMUM POPULATION PER ACRE
Agricultural Productive	56650	SF 1 unit/5 acres	11330	36029	0.64
Agricultural Rangeland (2)	659174	SF 1 unit/40 acres	16479	52403	0.8
Areas of Special Study	758	SF 4 unit/acre	3032	9642	13
Rural	10516	SF 1 unit/5 acres	2103	6688	0.64
Rural Transitional	555	SF 1 unit/2.5 acres	222	706	1.27
Rural Residential	524	SF 1 unit/0.5 acres	1048	3333	6.36
Rural/Urban	1713	SF up to 8 units/ acre or Mobile Home Parks	13704	43578	25.45
Urban	4132	Not Applicable	0	0	0
Commercial	22	None	0	0	0
Industrial	900	None	0	0	0
Park	17791	None	0	0	0
Flood (3)	19512	SF (Restricted)	2195	6982	0.34
Public/Quasi-public	116777	None	0	0	0
TOTAL	889024		50113	159361	0.15

1. Population per household based on 1990 Census
2. Some land in the County has environmental constraints which make it unsuitable for building. These lands include slopes in excess of 30% (313,645 acres) earthquake fault zones (36,000 acres) as well as flood plains listed below. These constraints would lower the number of potential maximum dwelling units cited below.
3. Limited development may be allowed in the floodplain. Maximum dwelling unit and population are estimates.

above moderate income household. On one acre, the same sized house would be \$214,146, which would be affordable to only some above moderate income families in San Benito County.

There has not been construction of multi-family units in the unincorporated area over the past decade. The San Benito County Assessor has indicated that land values between the unincorporated area and Hollister are similar. Data from the Hollister Draft Housing Element indicates that a 800 square-foot multi-family unit could be constructed at an estimated cost of \$96,900 which would be affordable to a low-income family of four. (Sedway and Associates, City of Hollister Draft Housing Element, April 1, 1993, page 47, Table 23)

Recession: The State of California has been in a recession over the past couple of years. Table 25 in Chapter 6 demonstrates that the number of building permits issued in the unincorporated area has decreased dramatically. Although the County has approved over 500 lots from numerous subdivisions, two subdivisions have been recorded since 1990. Sluggish homes sales in San Benito County are influenced by the depressed economy in the Santa Clara Valley.

Until the market changes in Santa Clara County, it is unlikely that housing starts will enable the County to meet the Regional Housing Needs projections for new construction for any income level.

Land Inventory: A Housing Element must provide evidence that there is an adequate supply of land without constraints (infrastructure, environmental or governmental) to meet the Regional Housing needs for the program period. The Regional needs for San Benito County were discussed in the preceding chapter and are tabulated in Tables 26 and Table 27. In summary, this Housing Element must demonstrate that there is a sufficient inventory of land for the construction of 680 moderate and above moderate income homes and 479 low-income homes. Chapter 6 indicates that there are sufficient sites identified to meet the Counties regional housing needs for all income levels.

Over the program period, future sites will also be made available at urban densities in the following areas: Rural/Urban lands in the Ridgemark/Enterprise Road area and Paicines Ranch area; the Northeast Fairview Specific Plan and the West of Fairview Specific Plan. It is also expected that future site will be made available with joint city/county affordable housing projects. The opportunity for the construction of low-income rental or single family housing in the unincorporated area is limited to areas where public sewer and water is available and where urban densities are allowed - the Rural/Urban land use designation on the San Benito County General Plan Land Use Map

About 124 acres of vacant Rural/Urban lands are approved or proposed for development. Approximately 69 of the units from this area would be for low-income housing. There remains 236 undeveloped acres within the Rural/Urban land use designation (see Figure 1). The vacant lands have been divided into four general areas (see Figure 2). The environmental and infrastructure constraints to development of the vacant lands are discussed below:



FIGURE 1

RURAL/URBAN LANDS AND AREAS OF SPECIAL STUDY



Rural/Urban



Area of Special Study

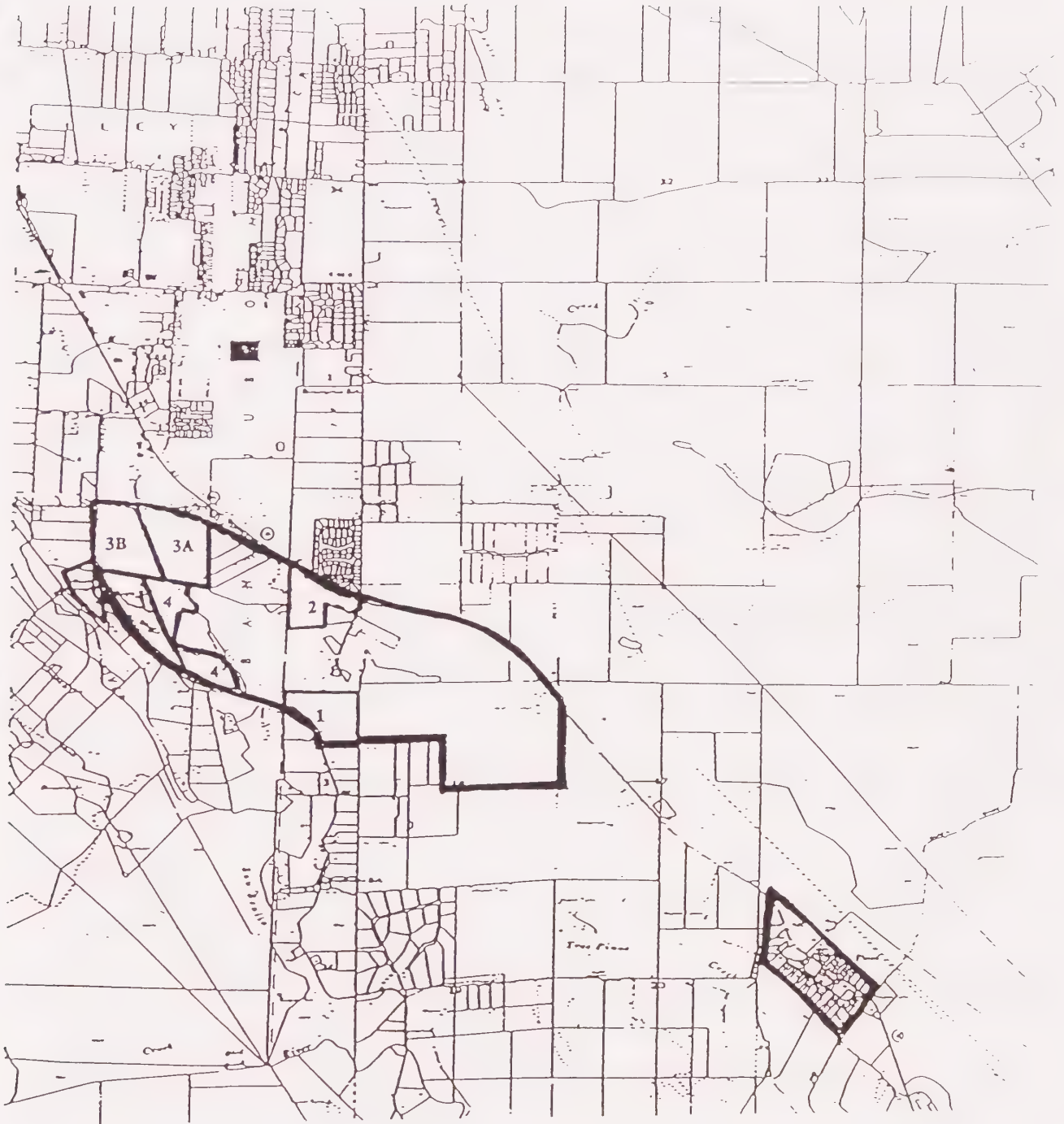


FIGURE 2

AREAS OF UNDEVELOPED LAND IN THE
RIDGEMARK/ENTERPRISE ROAD AREA

AREA 1:

Acres: 47

Number of Parcels: 2

Water: Located outside Sunnyslope County Water District but within the Sphere-of-Influence (SSCWD)

Sewer: May be served by the Ridgemark east wastewater treatment pond. There is sufficient capacity to develop site but unlikely capacity for high density (10 units/acre). (Telephone communication with Dan Weatherly, 9/2/92)

Access: Easement from Ridgemark, which is a gate community, could be difficult. Access to Southside Road could impact curvy country road.

Topography: Property situated on bluff. Some of site will be undevelopable due to server slope.

Location: Property is contiguous to Ridgemark Golf and County Club. Low-income housing would likely be subject to "Not in My Back Yard Syndrome".

AREA 2:

Acres: 29.6

Number Parcels: 6 (Number of property owners could constrain cohesive development of area)

Water: SSCWD

Sewer: May be served by the Ridgemark east wastewater treatment pond. Sufficient capacity to develop site but questionable capacity for high density development (Op. Cit.)

Access: Some property bounds on Highway 25. Access should be to Enterprise Road or through Ridgemark. Highway widening to four lanes could reduce development area.

Topography: A drainage feature traverses through about nine acres of this area that would reduce potential developable area.

Location: Some parcels contiguous to Ridgemark golf and Country Club and would likely be subject to "Not in My Back Yard Syndrome".

AREA 3A:

Acres: 52.66

Number Parcels: 1

Water: SSCWD

Sewer: SSCWD says insufficient capacity in west sewer treatment pond pumping capacity and transmission system to serve the property.

Access: Enterprise Road - not an issue

Topography: Entire frontage along Enterprise Road is within the Flood Plain. Development would be restricted in this area. Southern portion of the parcel may have some slope constraints. The east branch of the Calaveras fault may traverse through the parcel and reduce potential development area.

AREA 3B:

Acres: 67

Number Parcels: 2

Water: Possibly City of Hollister from water mains for Riverview Estates. EIR for Riverview stated mains sized to accommodate 495 additional homes.

Sewer: Same as above.
Access: Southside or Enterprise Road. Not an issue
Topography: East branch of Calaveras fault may traverse through both parcels and reduce potential development area.

AREA 4:

Acres: 40

Topography: The property is located on Perry Hill where slopes would significantly reduce opportunities for development density at less than one unit per acre. The east branch of the Calaveras fault also traverses through the property, further reducing potential opportunity for development.

In summary, there are topographical constraints that will reduce the development area of vacant lands within the Rural/Urban in the Ridgemark/Enterprise Road area land use designation to an estimated 180 acres at an average density of four to eight units per acre, the stock of undeveloped land could provide opportunity for up to 720 - 1,440 dwelling units. Programs 1-2, 2-1, 5-1, and policies have been incorporated into the Housing Element to remove infrastructure constraints to the development of areas 1,2, and 3 and to protect them for low- income housing opportunities.

Infrastructure: Outside of the Rural/urban land use designation, the majority of development in the County is for densities of one acre or less and relies on septic systems and individual or community wells for water. A well may cost about \$2,000 to \$6,000 if water can be located near the surface. Septic tanks can cost from \$2,000 to \$3,000 depending on size, location, and the soil's absorption capacity.

The cost of road improvements for major housing developments in the outlying area of the County may prove to be restrictive to the County and/or the developer. Not all road construction serves as a constraint on development; without road construction some developments would not have the ability to occur. San Benito County road standards are designed to meet minimum safety standards. The closer to urban services and cities, the higher the road standards. Some development adjacent to the city limits would have to build a road to city standards in anticipation of eventual annexation.

Land that may be developed for a mobile home park, townhouses, single family suburban density, or multi-family housing should be in an area where sewer and water services are available. Figure 3 illustrates the two locations in the unincorporated area where public sewer and water services are available: Tres Pinos Water District and the Sunnyslope County Water District. Future sites for sewer and water service will be the Rural/Urban lands in the Paicines Ranch area, the West of Fairview Specific Plan and the Northeast Fairview Specific Plan.

Tres Pinos: It is unlikely that public sewer and water service to vacant lands in the community of Tres Pinos will be available during the program period. There is a moratorium in the district due to sewer treatment capacity constraints, and water supply and transmission limitations. Therefore, the greatest opportunity for affordable housing is for Rural/Urban lands located within the Sunnyslope County Water district.

Sunnyslope County Water District: Presently, the Sunnyslope County Water District (SSCWD) provides sewer and water service to the Ridgemark Golf and Country Club and water service to some unincorporated subdivisions west of Fairview Road. The District also provides water service to the residents in the City of Hollister residing east of Memorial Drive. Figure 3 indicates that nearly all properties within the Rural/Urban land use designation lay within SSCWD boundaries. About 298.6 acres remain undeveloped within this area. Forty- one percent of the acre is already approved or proposed for development (124 acres). The SSCWD may have sewer capacity limitations if all or some of the remaining area is developed at high densities. This capacity limitation could pose a potential constraint to the development of low income housing. (Telephone communications with Dan Weatherly, SSCWD Engineer, September 2, 1992 and Brian Yamoka, SSCWD, September 1, 1992).

The SSCWD is in the process of trying to increase its supply of water.

There are also two future Areas of Special Study where specific plans are being prepared. The West of Fairview Specific Plan encompasses 300 acres located entirely within the SSCWD. The Northeast of Fairview Specific Plan is about acres of which acres are located within the SSCWD.

All of the Wast of Fairview area is located within the Sphere-of- Influence of the SSCWD. Development of either special study area would require either the construction of a new wastewater treatment plant or expansion of the facility serving the Ridgemark development or the Cielo Vista Estates subdivision. A lack of water supply could also pose a potential constraint to the development of homes at urban density on 333 acres within the East of Fairview area.

Another infrastructure constraint within the Rural/Urban land use designation is the lack of flood improvements in the Enterprise Road/Southside Road area. Some properties along the south sides of Enterprise Road area located within the General Plan Flood zone. During heavy rains the properties west of Southside Road and at the southeast corner of the Enterprise Road/Southside road intersection floods. Fees are being collected form new development to finance improvement to the drainage in the area. Payment of the drainage fees could be a potential constraint to the development of affordable housing.

Marketing: Marketing of new housing as well as resale of homes adds to the cost of homes. Marketing and sales can add four to ten percent to the cost of housing. Real estate fees range from three to six percent on resale. This can cost from \$6,300 to \$12,600 for the median priced home in the unincorporated area. This is slightly higher than the cost of impact fees.

Financing: Financing has been a constraint to the provision of affordable housing in the 1980's. Recently, mortgage rates have declined from 10% to 7.5%. Jurisdictions can use funds to encourage programs with below market interest rate loans or construction financing. Local banks can also assist with financing by supporting local affordable housing through the California Community Reinvestment Act.

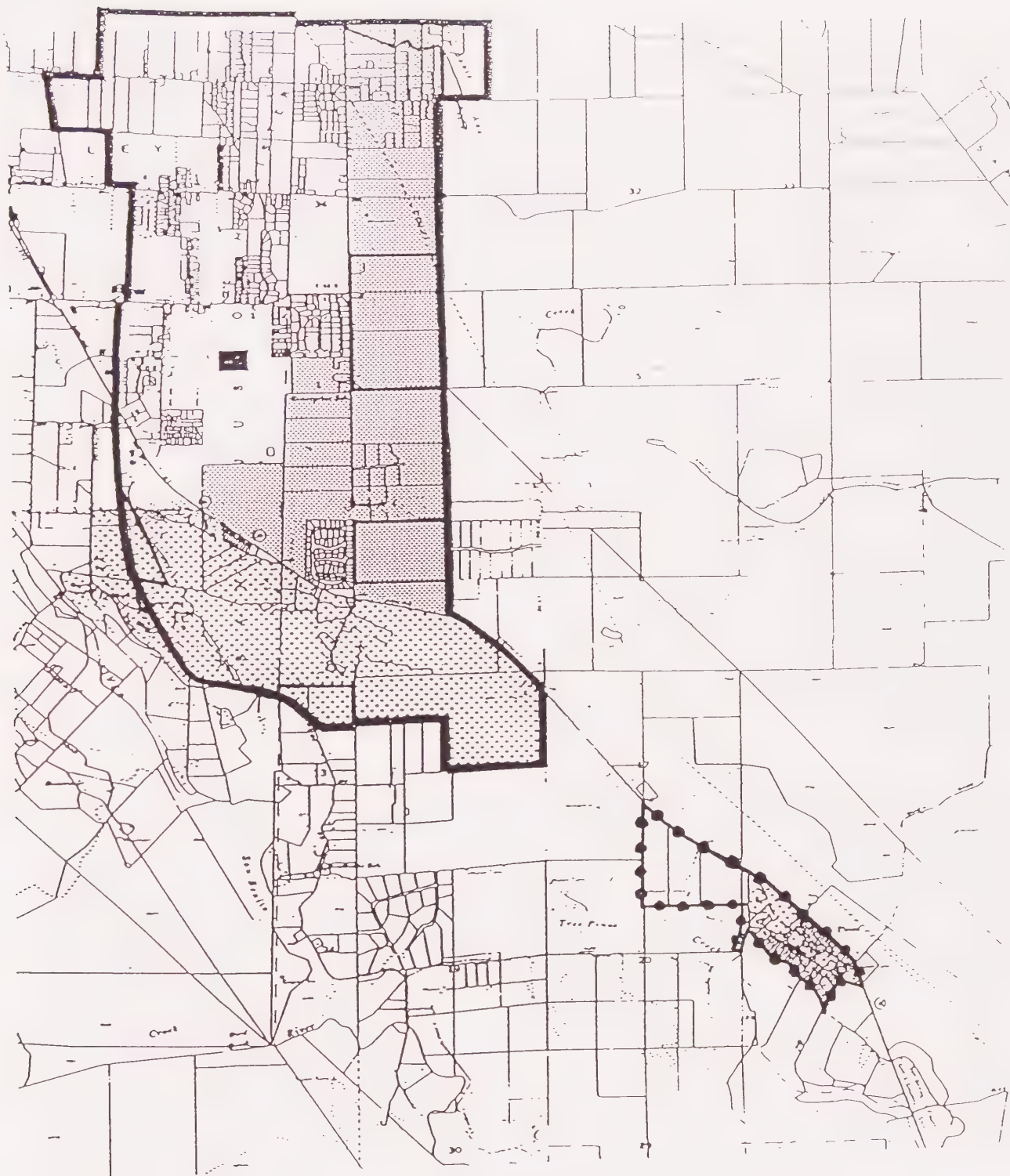







FIGURE 3

SEWER AND WATER DISTRICTS

-  Sunnyslope County Water District Sphere-of-Influence
-  Sunnyslope County Water District Bounaries
-  Tres Pinos Water District
-  Rural/Urban land use designation
-  Specific Plan areas

Environmental Constraints

The Gabilan Mountain Range and the Diablo Mountain Range straddle San Benito County to the west and east. These mountain ranges pose the greatest constraint to development due to steep slopes, watershed lands, significant habitat, and fire hazards. Other constraints to development include flood plains, earthquake fault zones, and significant agricultural and mineral resources. The County General Plan prohibits residential development on slopes in excess of 30% due to severe erosion hazards. About 35% of the County has average slopes equaling or exceeding 30% and an additional 19% has average slopes ranging from 15% to 50% or 15% to 75%. Table 25 indicates that about 19,500 acres of the County will be subject to strong development restrictions from flood plains. The majority of the County (89%) has severe limitations for septic tank use. Vast areas of the County have also been classified by the California Department of Forestry as Very High fire hazard areas due to the topography of the land. Low development densities of one unit per 40 acres or one unit per five acres are encouraged in areas where one or a combination of environmental hazards exist. Limitation on lot sizes in these areas is appropriate and consistent with State planning law.

Another factor that is a constraint to development in the County is the availability of water. Insufficient water supply and water quality has restrained the ability to subdivide land in the Rocks Road area and west of the Santa Ana Valley. The groundwater basin that serves the most intensely developed and cultivated portions of the County has been overdrafted. The Bureau of Reclamation San Felipe Water Project has been designed to help recharge ground water. The San Benito County Water District is responsible for administering the San Felipe Project. The agency has a policy to consider San Felipe Water as a supplemental water source for new subdivisions.

Air quality may be a future constraint to housing development. San Benito County is within the Monterey Bay Area Unified Air Pollution Control District. The district is in a serious non-attainment status. Since 1945, ozone standards have been exceeded on 37 days. Studies have indicated that some of the ozone has been transported to the Hollister Valley from the Santa Clara Valley but the amount has not been quantified. It is expected that standards for ozone and particulate matter will not be met until the end of 1997. Air quality could hinder potential development projects that would require substantial expansion of wastewater treatment capacity over planned capacity or a permit for a new waste water treatment plant.

The discussion of Future Housing Needs, (see Chapter 6) indicates that the New Construction Needs for the County are 178 units per year over the program period. This exceeds the Council of Government's population projections for the County which were incorporated into the MBAUAPCD basin plan. Inability to secure a permit to expand a wastewater treatment plant due to air quality constraints could potentially impede the development of affordable housing for the West or NorthEast of Fairview Specific Plan or new development within the Rural/Urban land use category.

Habitat Conservation Plan: The County is in the process of preparing a habitat conservation plan for endangered plant and animals. In the interim, property owners within a habitat conservation area will be assess impact fees which will incrementally increase the cost of housing.

Over the long-term, the plan will restrict development in some area to protect important habitat. It is highly improbable that existing Rural/Urban designated areas would be included in a habitat conservation area.

Government Constraints

Local governments have the power to regulate the development and use of land at the local level. The land use controls include general plan land use categories, zoning (type and density of land use), growth management policies/programs, building codes, fees, development review procedures, and site improvement/infrastructure requirements. Local governmental controls can affect the cost of housing by limiting the density and type of use of land. Other development and review procedures can extend the time to obtain approval for a development thereby increasing the cost of financing. Building codes, fees and site improvement costs can also increase the development costs which may be passed onto a future homeowner. Some of the local regulations are implementation of State or federal law to protect the general public health and welfare or persons an property. Other regulations reflect the desired values, resources, or quality of life needs of a particular area.

The General Plan

State General Plan law divides the contents of a General Plan into a minimum of seven elements. A local agency may add more elements at their discretion. Each element, however, must be considered to have equal weight and the entire document of the General Plan must be internally consistent. The San Benito County General Plan has an overall goal to maintain a rural atmosphere. Each of the individual elements and their relationship to the Housing Element are discussed below.

The General Plan must be internally consistent. The San Benito County General Plan has an overall goal to maintain a rural atmosphere. Each of the individual elements and their relationship to the Housing Element are discussed below.

Land Use. The Land Use Element identifies area where residential (housing) development may occur and the intensity of development for specified areas. Consistent with the countywide goal to maintain a rural atmosphere, and to direct development from environmentally hazardous areas, the vast majority of the County is identified for Agricultural Rangeland use (1 unit per 40 acres) and Agricultural Productive (1 unit per five acres). The Land Use Element, however provides for areas of urban density in the Rural/Urban land use category and Areas of Special Study. A range of development densities is allowed up to eight units per acre with provision for 10 units per acre with affordable housing. (This will be changed to 12 units per acre after implementation of program 3-5. There are three large areas that will allow for urban density development which area as follows: the East of Fairview Area of Special Study (500 acres), the West of Fairview Area of Special Study (300 acres) and the Paicines Ranch Rural/Urban area contains 861 acres. Even though the majority of the County is designated for large lot development, these areas should provide ample opportunity for urban density development in the unincorporated area that will enable the County to meet its regional housing needs in future planning periods.

The Land Use Element contains goal, objectives and policies to direct growth to infill areas and

cities, to target areas with sewer and water services for low income housing and to allow clustering of lots to preserve open space and encourage a range of housing types (see Land Use Element Goal 2, Objectives a,b,c,d, and Policy 12). Policy 7 allows for the consideration of transfer of development credits program, which would also provide an opportunity to conserve natural resources and simultaneously promote infill development with smaller lots. These goals and policies in the Land Use Element will help to remove constraints to the attainment of affordable housing on the numerous large lots on the County as well as meet the countywide goal for a rural atmosphere.

Figure 1 illustrates that the Rural/Urban land use designation is in three general areas, Tres Pinos the Ridgemark/Enterprise Road area and Paicines.

There remains about four acres of vacant land in the Tres Pinos area. As discussed previously in the "Infrastructure" section of this Chapter, it is unlikely that these properties will be developed over the program period because of a sewer and water moratorium.

Table 30 indicates that about 29% of the Rural/Urban land use designation in the Ridgemark/Enterprise Road area has been developed for residential, 29% for open space (golf course, recreation, environmental hazards), six percent for public utilities, and the remaining 36% has not been developed for residential use. Thirty-three percent of the homes in the Ridgemark area are condominiums and townhouses (at densities ranging from six to 13 units per acre) and the remaining 60% are single family homes.

TABLE 30
EXISTING LAND USES IN RURAL/URBAN DESIGNATION (In Acres)

<u>Zoning</u>	<u>Developed</u>	<u>Open Space/ Recreation</u>	<u>Utility</u>	<u>Vacant</u>
Agricultural Productive	5	0	38	171
Rural Residential	2	0	4	0
Single Family Residential	113	185	9	168
Residential Multiple	180	115	11	32
TOTAL	300 (29%)	300 (29%)	62 (6%)	371 (36%)

Source: San Benito County Planning Department, Rural/Urban land use inventory (1992)

Table 31 indicates that proposed and approved projects in the Ridgemark/Enterprise Road area are at an average development density of three units per acre. Approximately 77 of the approved units will be for low income families

There remains 236 acres of undeveloped area in the Ridgemark/Enterprise Rural/Urban land use designation that could be developed for very low, low and moderate income families. As noted in the discussions of "Infrastructure" and "Environmental Constraints" of this Chapter, about 180 acres may have limited development potential over the program period. Programs in Chapter 9 of this Element are designed to ensure that sewer and water service from the City of Hollister will be provided to the 67-acre area off of Enterprise/Southside Road and possibly the contiguous 53-acre parcel.

**TABLE 31
STATUS OF UNDEVELOPED LANDS IN RURAL/URBAN LAND USE CATEGORY**

<u>Status of Land</u>	<u>Zoning</u>	<u>Acres</u>	<u>Proposed/ Approved Units</u>	<u>Units/ Acre</u>	<u>Potential Max. Buildout</u>
Precommitted Lands					
Ridgemark Units 11	RM/PUD	39.95	124	(1)	124 or more
Quail Hollow	R1	42.27	108	2.5	254
Riverview Affordable	R1	9.00	54	6.0	54
Subtotal		102	345	3.4	626
Proposed Development					
Oak Creek Estates	AP	30.59	68	2.2	183.5
Undeveloped Lands					
	AP	133	N/A	N/A	27- 1064(2)
	R1	77	N/A	N/A	0(2)
	RM	26	N/A	N/A	0(2)
Subtotal		236	N/A	N/A	27 - 1064

- (1) The RM/PUD requires at least 21 units be senior or duplex/triplex/fourplex. There is no restriction in the approved development for the creation of more multi-family units.
- (2) Potential buildout of zoned R1 and RM undeveloped lands will be constrained by fault and slope hazards for all of RM land and 14 acres of R1 land. The remaining R1 land will have limited slope hazard and public service constraints that could be removed.

Open Space and Conservation. These elements have an overall goal to maintain a rural atmosphere, to protect agricultural and mineral resources, habitat, and to direct development away from hazardous areas (flood, earthquake, slopes). Implementation of these policies may reduce the supply of land that may be developed in order to protect natural resources or protect lives, property and public health. Projections of the County's ultimate housing stock will consider that the areas with hazards/resources may not be developed with residential uses.

Transportation. There is an important relationship between the ability to provide some needed types of housing and transportation routes and systems. For instance it is better for senior housing to be in an area with adequate public transit. Road systems also need to be planned to accommodate the intensity of development allowed on the General Plan Land Use Map.

Scenic Highways. In some limited areas of the County there are designated scenic corridors where the design and location of residences may be limited.

Safety and Noise. These elements are designed to protect persons, property and public health from potential hazards from earthquake faults, unstable soils, wildland fires, flooding and noise. Policies limit the type and intensity of development. This may result in higher development costs. It should be noted that the majority of the areas with unstable soil, potential wild land fire, slope hazard, or high noise level are already slated for a development density of one unit per five acres or less.

Zoning Regulations: The Zoning Ordinance is the primary means to implement the General Plan. Table 32 demonstrates the type of districts which allow residential land use, the intensity of development, and the corresponding General Plan land use designation. The greatest opportunity for the development of housing for low-income families and a diversity in housing types and size is in the R1, Single Family Residential with six units per acre and RM, Residential Multi-family zoning districts with eight units per acre. Use permits are not required for development requests in the RM district. A provision in the Land Use Element Policy 8, action a. of the General plan allows for densities up to 10 units per acre for affordable housing projects. (Program 3-5 will increase the twelve units per acre for projects with affordable housing in Policy 8). Policy 12 of the Land Use Element also calls for the clustering and density transfer to provide innovative and diversified development.

Zoning can be a constraint to the creation of a variety of types of housing if there is an inadequate supply of developable land zoned for urban density or the density standard is too narrow. Table 33 lists the zoning of undeveloped parcels in the R1 and RM zoning districts. Table 33 indicates that nearly all of the undeveloped RM land has environmental constraints. A large portion of the undeveloped R1 land has environmental and infrastructure constraints. Based on approved projects and developable land, the existing zoned R1 and RM lands provide opportunity for 21 multi-family units and 303 single family residences to be constructed during the program period. Additional RM sites will be zoned in the Areas of Special Study east and west of Fairview Road, the Paicines Ranch Rural/Urban area and the Ridgemark/Enterprise Road area.

The limitation on lot size in the remaining zoning districts, which is consistent with the County-wide goal for a rural atmosphere and to reduce development densities in hazardous/resource areas, can be too costly for many persons/families. Lot sizes of one acre or more require installation of private septic systems and/or wells (community wells). These improvement costs coupled with the land cost (which is very high) limit development in lower density areas to persons who have owned the land for a long duration, or the affluent. There are several housing element programs and components of the county ordinances that remove constraints of large lot size to the attainment of affordable housing. Housing Element programs include the following: Program 3-1 Mobile Homes on foundation; Program 3-3 Second Units for Seniors; Future Program 3-4 Single Family Accessory Apartment Ordinance. The zoning ordinance also includes provisions for second homes to be constructed on a five acre parcel if the home is for a family member or an employee. A third home for a family member or employee may be constructed pending use permit approval.

The County's Planned Unit Development (PUD) ordinance includes provisions for clustering of lots to allow for innovative subdivision design, open space, and smaller lot sizes. The ordinance helps reduce land costs by allowing the formation of smaller lots than allowed with the base density standards. The PUD ordinance has been used in the Ridgemark area and extensively in the Agricultural Productive zoning district (see Table 28).

TABLE 32
GENERAL PLAN AND ZONING

<u>General Plan</u>	<u>Zoning Districts</u>	<u>Density</u>
Agricultural Rangeland	Agricultural Rangeland	1 unit/40 acres*
Agricultural Productive	Agricultural Productive	1 unit/5 acres*
Rural	Rural	1 unit/5 acres*
Rural Transitional	Rural Transitional	1 unit/2.5 acres*
Rural Residential	Rural Residential	1 unit/acre*
		2 units/acre (public sewer and water)
Rural/Urban	Agricultural Productive	1 unit/5 acres*
	Rural	1 unit/5 acres*
	Rural Residential	1 unit/2.5 acres*
	Rural Transitional	1 unit/2.5 acres*
		2 units/acre (public sewer and water)
	Single Family Residential	1 unit/2.5 acres*
		6 units/acre (public sewer and water)
	Residential Multiple	1 unit/2.5 acres*
		8 unit/acre (public sewer and water)
		12 units/acre (affordable housing and public sewer and water)

* Septic tank and well

Mobile Homes. The County permits the construction of mobile homes on permanent foundations. This provides an opportunity for lower construction cost on any size lot and reduces constraints on housing. The County also issues use permits for temporary mobile homes for elderly, handicapped, agricultural employees and caretakers. This provides an opportunity for affordable housing irrespective of lot size in the unincorporated area.

Growth Management. The County recently amended the Land Use Element to include goals and policies for the establishment of a growth management program. Policy requires that affordable housing be exempt from the growth management program. The future growth management program shall provide evidence that the County will be able to meet the Regional Housing Needs for the unincorporated area as discussed in Chapter 6 of this Element.

Development Standards. The County has recently approved a new Subdivision Ordinance which will become effective in August of 1992. The new ordinance has more stringent standards for dedication of roadways, parks lands, bike lanes, transit facilities, school facilities, and fire protection features. Implementation of the new development standards will incrementally increase the cost of subdivision improvements which in turn may increase the cost of land and/or housing. The housing cost associated with some of the new subdivision standards such as bike lanes and transit facilities needs to be balanced with the opportunity provided for more flexible (less costly modes of transportation) and the need for public health and safety (fire safety standards).

TABLE 33
STATUS OF UNDEVELOPED LAND IN R1 AND RM ZONING DISTRICTS
IN RURAL URBAN LAND USE DESIGNATION

Zoning District	Acres		Approved		Developable		Pot.
	<u>Vacant</u>	<u>Constrained</u>	<u>Acres</u>	<u>Unit</u>	<u>Acres</u>	<u>Units</u>	<u>Units</u>
RM Residential	32	26(a)	6	21 (c)	0	0	21 (c)
Multiple Family (up to 8 units/ acre)							
R1 Single Family Residential (up to 6 units/acre)	169	58 (a)(b)	96	267	15	91	358
Total	192	84	102	288	15	91	379

- (a) 26 acres of the RM and 14 acres of the R1 districts have slope and fault hazards
 (b) 44 acres outside SSCWD
 (c) Number of units may be greater

Permit Processing: The majority of subdivision request, temporary mobile home requests are processed expeditiously in the County. From 1985 through 1991 55 applications for major subdivisions were filed with the County. Eighty percent of the applications have been processed.

Of the 14 applications submitted between 1985 and 1988 and approved, it took two years or less for the application submittal, environmental review, tentative map approval and recordation of the final map with the exception of one project.

Of the nine applications submitted and approved since 1989, no final maps have been recorded. The recession and sluggish housing market are considered to be the primary deterrents to map recordation for these projects. Nevertheless, the applications were processed in a timely manner.

The County may be able to reduce processing time for temporary mobile homes, senior second units, lot line adjustments by modifying the zoning ordinance to allow approval by a zoning administrator rather than the Planning Commission. This could facilitate a less costly and timely process. Limited staffing and anticipated budget constraints for the fiscal years of 1992/93 and 1993/94 could mean that adoption of such a program would be unlikely.

Building Code. The County has adopted and enforces the Uniform Building Code to ensure that all housing units are built to specified standards. The county has the discretion only to set standards that are more restrictive than the Code.

Code Enforcement. San Benito County recently established a position for a Code Enforcement Officer. One of the purposes of the position is to ensure that buildings are maintained to code and the uses and alterations to buildings are consistent with the Building Code and local zoning and to ensure health and safety. One of the problems with code enforcement is that low-income families may become homeless due to code violations and have limited financial resources to relocate. The Code Enforcement Officer refers persons forced to move from unsafe dwellings to the Community Action Agency and the Sheriff's Department for emergency shelter.

Fees. Over the past decade there has been a trend of reduced Federal and State funding at the local level. In 1978 the passage of Proposition 13 reduced the ability of local agencies to tax. One of the new methods used to generate revenues to offset the costs of servicing and regulating development has been the collection of impact fees. The fees in the unincorporated area vary according to whether or not the property is in the proximity of urban areas (traffic fees), or is within a public sewer and water district. Table 34 lists the approximate fees for a 2000 square foot home with a 400 square foot garage. The fees may be higher or lower depending on the house size, and whether or not the residence is within improvement areas for traffic and storm drainage, and how water and sewer services are provided.

In the future it is expected that impact fees will increase or alternative methods of financing for needed improvements will be established. The new fees will be needed for construction of new school facilities, transportation improvements, and fire equipment, and facilities. Ultimately, these fees are passed on to the persons who purchase or construct a new home.

County-owned land: Some Counties are able to develop programs for affordable housing by utilizing county-owned land (emergency shelter, migrant labor housing, and affordable housing programs). San Benito County land is presently used for migrant labor housing, transitional housing and temporary housing for homeless. Approximately nine acres of County-owned land

will be used for the proposed Riverview Estates low-income housing project. Opportunities for expanded affordable housing programs on County lands will be limited to about 10 acres during the program period unless existing facilities are relocated to other places. The areas are quarry pits and would require substantial grading

TABLE 34
SAN BENITO COUNTY DEVELOPMENT FEES
 (Estimated fees for 2000 square foot house with 400 square foot garage)

<u>Item</u>	<u>Type of Fee</u>	<u>Hollister Area</u>	<u>Other areas</u>
Building Permit	Est. Value	\$ 657	\$ 657
Mechanical/Electrical/ Plumbing	Number fixtures	\$ 162	\$ 162
Plan Check	Est. Value	\$ 427	\$ 427
Storm Drain(1)	Locational	\$ 720 - \$2,720	\$ 0 - 720
Traffic/Circulation	Locational	\$2,796	\$ 0
Sewer Collection	Sunnyslope Dist	\$ 170	\$ 0
Water Meter	Sunnyslope Dist	\$700	\$ 0
School Fees	\$1.58/sq. ft.	\$3,160	\$3,160
Police	\$0.25/sq. ft.	\$ 600	\$ 600
Fire	\$0.25/sq. ft.	\$ 600	\$ 600
Park	\$0.20/sq. ft.	\$ 400	\$ 400
Septic	Outside sewer	\$ 0	\$ 150
Seismic		\$ 7	\$ 7
Habitat Conservation	\$0.15/sq. ft.	\$0- 300	\$ 0 - 300
Road Equipment	\$0.70/sq. ft.	\$1,400	\$1,400
Right-of-way (2) Locational		\$1,648	\$ 0 - 1,648
Total		\$13,447 - \$15,747	\$7,563 - \$10,231

Notes:

- (1) Fee of \$720 for the Fairview/San Felipe Lake Drainage area and a fee of \$2,000 for Enterprise improvement area. A worst case would be \$2,720 for property located in both improvement areas.
- (2) Measure A impact fee

CHAPTER 8 PROGRAM ANALYSIS

The County's 1985 Housing Element contained eight goals, eight policies and 11 programs. Implementation of most of the programs has been with the San Benito County Planning and Building Departments, the San Benito County Community Action Agency (CAA) and the San Benito County Department of Human Services. This program analysis is used to evaluate how well previous programs worked, and to formulate revisions or new programs for the 1992 - 1997 planning period.

PROGRAM A: Energy conservation in low-income homes with weatherization

OBJECTIVES: Continue to provide "weatherization" to homes of low-income families until all such homes are insulated. The target of 100 homes a year for the next two years will be maintained.

PROGRAM ANALYSIS: Program A continued beyond the projected time frame and is still an existing program. The primary source of funding has been the Department of Housing and Community Development and not the Department of Energy, Health, and Human Services. Since the 1985 Housing Element was approved, the weatherization requirements per unit have increased but the available funding has decreased.

Consequently fewer homes will benefit from the program in any one year. Program A was successful in providing weatherization to homes beyond 1986. The number of homes served since 1987 are listed below:

1987	239	1990	140
1988	96	1991	51
1989	104		

Source: Personal communication with Don Anderson, Community Action Agency, November 26, 1991 and January 15, 1992, Hollister, California.

PROGRAM B: Mobile Home Ordinance allows the use of mobile homes on foundation.

OBJECTIVE: Allow diversity in housing types. No limitations on number of mobile homes permitted. The current number is approximately five mobile homes per year.

PROGRAM ANALYSIS: An average of five mobile homes per year from 1985 through 1990 were expected to generate 30 single family manufactured homes. Program B was a success and the number of single family manufactured homes exceeded the objective with an average of 6.6 mobile homes per year (Table 35).

TABLE 35
MOBILE HOME GENERATION OF PERMANENT FOUNDATION

<u>Year</u>	<u>Number of Mobile Homes on Permanent Foundation</u>	
	<u>Projected</u>	<u>Actual</u>
1985	5	7
1986	5	10
1987	5	6
1988	5	13
1989	5	2
1990	<u>5</u>	<u>2</u>
Total	30	40
Annual Average	5	6.6

Source: San Benito County Building Department

PROGRAM C: Use of mobile homes on temporary foundations to house special need groups of agricultural employees, caretakers, handicapped, or elderly in need of care.

OBJECTIVE: Allow the use of mobile homes to house agricultural employees, handicapped, and elderly in need of care at a reasonable cost and in close proximity to their needed assistance or work. Average generation of mobile homes is six agricultural mobile homes and six handicapped or elderly mobile homes annually.

PROGRAM ANALYSIS: Between 1985 and 1990 Program C included projections for an average of 60 temporary mobile home use permits with 30 for agricultural employees/caretakers and 30 for senior/handicapped persons. The generation of temporary mobile homes for agricultural employees and caretakers exceeded the projections while the generation of temporary mobile homes for seniors/disabled persons was lower than projected (see Table 36).

The program was successful for agricultural employees and caretakers. The projections for the senior/handicapped category were not met. This may be influenced by a lack of demand. The 1990 Census indicates that only 29% of the population in the County that is 60 years or older resides in the unincorporated area. Another factor that could have influenced the lower generation was that two housing developments in the City of Hollister were constructed with 34 units dedicated to accommodate disabled persons and lower income seniors who are 62 years of age or older. Program C was valuable because it provided an opportunity for affordable housing in the unincorporated area irrespective of lot size and the availability of public services.

TABLE 36
GENERATION OF TEMPORARY MOBILE HOMES BY TYPE

<u>Year</u>	<u>Type</u>	<u>Projected Units</u>	<u>Actual Units</u>
1985	Ag/Caretaker	5	5
	Senior/handicapped	5	5
1986	Ag/Caretaker	5	6
	Senior/handicapped	5	8
1987	Ag/Caretaker	5	7
	Senior/handicapped	5	1
1988	Ag/Caretaker	5	8
	Senior/handicapped	5	3
1989	Ag/Caretaker	5	10
	Senior/handicapped	5	2
1990	Ag/Caretaker	5	2
	Senior/handicapped	5	2
TOTAL			
	Ag/Caretaker	30	33
	Senior/handicapped	30	22*

* Sixteen of the units were for mobile homes and six were for second unit

PROGRAM D: Technical assistance to owner builders. This program includes advice on construction methods and Building Codes to those self-helpers in the process of building or rehabilitating their own homes to keep the price affordable.

OBJECTIVE: Give technical assistance to self-helpers in construction or improvement of homes. Although there is no current limits on the number of individuals that can be assisted, the current number is about five home builder and 12 homes improved annually.

PROGRAM D ANALYSIS: In the period between 1985 and 1990, 78 homes were remodeled in the unincorporated area for an average of 13 homes per year. The number of remodels nominally exceed the projections of 12 homes per year. An estimated 187 homes were built by owner-builders that were not contractors for an average of 32 homes per year and the number of owner-builders was much higher than projected. Program D was a success.

PROGRAM E: Emergency food and shelter for families in crisis.

OBJECTIVE: To provide food and shelter for families displaced by crisis.

PROGRAM ANALYSIS: There are several ongoing programs to provide shelter for homeless families. Only a few of the programs assist homeless single persons or childless couples. Since available funding is limited, shelter assistance is predominantly geared toward serving families because a family group is more difficult to house over an extended period of time than a single person and a greater volume of persons can be served with grant money. The programs are discussed below by the agency that provides the service and a summary of the number of persons benefiting from the programs is tabulated in Table 37. It should be noted that the same families may be assisted by more than one program so the total number of persons served in Table 37 is high. After review of the programs it becomes evident that it may be useful to establish a funding mechanism to supplement some of the programs so they can be provided throughout the year.

Community Action Agency: Motel vouchers are issued to homeless families for shelter on a nightly basis by the San Benito County Community Action Agency. As of 1992 the duration of the stay at the hotel will be reduced from 30 days to 14 days due to reduced funding. From February through October of 1991, 293 persons were issued hotel vouchers or 33 persons per month. The program was discontinued for 1991 because funds were depleted. If it is assumed that the monthly demand for vouchers remained constant throughout 1991, there was an unmet need for 66 persons.

The Community Action Agency also provides first month's rent to lower income families that qualify. This program is designed to help families get started after being homeless. In 1991, available funding served 102 persons between January and August. If it is assumed that the monthly demand for rental assistance (8.5 persons per month) remained constant throughout 1991, there was an unmet need for 34 persons.

The Community Action Agency operates a program to provide temporary emergency shelter in 10 cabins at the County Labor Camp during the off-peak season. Qualifying families are allowed to stay at the trailers for a maximum of 30 days. In 1989-1990 27 families were assisted by the Emergency Shelter Program.

The Community Action Agency operated the Natural Disaster Emergency Service Program to provide temporary housing after the 1989 Loma Prieta Earthquake. Seven trailers were purchased to provide temporary housing for families that became homeless as a result of the earthquake. The program was funded by a Natural Disaster Emergency Shelter grant from Housing and Community Development and the United Way and was completed in January of 1992.

The Community Action Agency is starting a new transitional housing program in 1992 for homeless persons. The seven trailers acquired for the Natural Disaster Emergency Service Program and an additional five trailers purchased by United Way will be used to provide housing for families for a six month duration. A half-time case manager has been hired to provide assistance to the 12 families using the trailers. The program will be funded by a Federal Emergency Service Grant from November 1991 through May 1993.

TABLE 37
ESTIMATED NUMBER OF PERSONS SERVED BY PROGRAM E IN 1991

<u>Description of Program</u>	<u>Families (1)</u>	<u>Single Couples</u>	<u>Persons Benefited</u>
Motel Vouchers (CAA)	98	0	293
First Month Rent (CAA)	34	0	102
Natural Disaster Emergency Service Program	12	0	36
Temporary Housing (Trailers)	26	0	78
Homelessness Assistance Grant	140	0	327
General Relief The Church on San Juan Rd The Green House	0	13	13
Red Cross	<u>7</u>	<u>30</u>	<u>37</u>
Total	317	46	886

(1) Assumes an average of three persons per family

San Benito County Human Services Agency: This agency uses Homeless Assistance grant funding from the Federal Health and Human Service Agency and the State Department of Social Services to assist qualifying homeless families with children that are County residents. An estimated 109 families were served by the program in 1990 and 140 families in 1991. Approximately 60% of the families were single head of household. Seven applications for assistance were denied. The program is designed to provide temporary assistance by awarding \$30.00 per night for motel rooms. Permanent assistance is furnished by paying the first and last months rent. Until 1991, a family could apply for either or both programs once every 12 months. As of this year, the restriction on assistance has been extended to 24 months (Roberta Fletes, January 14, 1992, San Benito County Human Services Agency, Hollister, California).

The San Benito County Human Services Agency also has a General Relief program for single persons. The program provides up to \$175 per month in rent. The median rent for San Benito County in 1990 census was \$491 which is nearly three times the funding. Subsequently an average of only two to three people per month use the program or an average of 13 to 14 persons per year (Roberta Fletes, San Benito County Human Services Agency, January 14, 1992, Hollister, California).

American Red Cross: The American Red Cross provides temporary shelter to serve the immediate needs of persons or families displaced by disasters such as earthquake, fire, and flood. Emergency shelter was provided after the Loma Prieta earthquake. Red Cross.

pays a \$50 deposit to have displaced families housed in migrant labor camps during the winter months. Hotel vouchers are also issued to families. In 1991, seven families were displaced by fire. There is an average of three to five families displaced by disaster annually (Rozanne Herzog, American Red Cross, December 1991, Hollister, California).

The Church on San Juan Road: The Church on San Juan Road is an unlicensed homeless shelter. The facility serves homeless families, single men and woman. Many of the persons using the shelter are employed. Food, clothing, and blankets are furnished by donations from the San Benito County Association of Churches. This facility is one of the few shelters in the County for single persons or childless couples.

A second homeless shelter has opened near the Church on San Juan Road which is called the "Green House". This facility houses families and single persons. It isn't licensed nor regulated at this time. At times persons that are mentally ill or have substance abuse problems share the facility with homeless families and persons, which is undesirable.

There are several programs in the County that provide food for persons in need of assistance or for emergencies. The programs are discussed below.

The Community Action Agency provides emergency food vouchers to families that qualify based on income up to two times per year. The food is distributed by the Fishes and Loaves program through Sacred Heart Church. From January through August of 1991, 1,207 persons were assisted. An additional 946 persons were assisted with a referral to Fishes and Loaves Food Pantry from September through December 1991, when the Community Action Agency (CAA) funds were depleted.

The CAA also administers a "Summer Food Service Program" that provide lunch for school-age children during the summer months at Fremont School. The program is funded by the United States Department of Food and Agriculture. An estimated 150 children per day benefited from the summer program in 1992.

Community Pantry: The Community Pantry is a non-profit organization that presently includes 450 families and benefits an estimated 1,200 people. The organization is a cooperative and members are required to help with the collection and distribution of food. The program is designed to provide food assistance to families that qualify (Telephone communication with Novice Percival, Community Pantry, Hollister, California).

Fishes and Loaves: Fishes and Loaves is a program that has operated for seven years out of Sacred Heart Church. A four-day supply of emergency food is given to qualified families/persons up to three time a year. Meal vouchers are issued by the San Benito County CAA. The program is funded in part by grants to the CAA. The remainder is funded by contributions to the ministry of Sacred Heart Church. In 1990, an estimated 1,700 persons were provided food. The demand for emergency food increased by nearly 18% in 1991 to 2000 persons.

Salvation Army: The Salvation Army provides emergency food to persons and assistance with Pacific Gas and Electric bills.

PROGRAM F: LANDLORD TENANT INTERVENTION ASSISTANCE.

OBJECTIVE: Assist tenants and landlords in resolving disagreements, and refer housing discrimination complaints to proper authorities.

PROGRAM ANALYSIS: This program continues to be administered by the CAA of San Benito County. If a family is in the danger of eviction, the stop eviction program supplies qualifying families with one month's rent. Between January and December of 1991, 40 families or 162 persons benefited from the stop eviction program (There was a lapse in funding for the program from September through November due to depletion of funds). Assuming that the demand remained constant through the remainder of the year, an additional 13 families or 53 persons could have benefited from the program.

Rental assistance is also furnished by providing the first month's rent. See discussion of this for Program E.

HOUSING PROGRAMS

PROGRAM 1: Within each planning area, densities will be reviewed and revised. Each year, as part of the General Plan review, the Planning Commission will review the General Plan and Zoning Maps to monitor the availability of vacant land to accommodate a variety of housing types.

OBJECTIVES: Revise zoning maps to assure that densities of at least 150 new dwelling units a year can be accommodated.

PROGRAM ANALYSIS: An Annual review of the General Plan and Zoning Maps was not formally done. However, the Planning Commission reviewed numerous rezoning, and subdivision requests over the time period. Table 38 indicates that an average of 174 building permits were issued annually and 164 lots were created annually between 1985 and 1990. Historical lot creation and building permit approval indicate that densities in excess of 150 units per year were accommodated through the development and review process. From this standpoint, the program was a success.

PROGRAM 2: The County will utilize State and Federal assistance to the fullest extent as these subsidies exist to develop and maintain affordable lower income housing for senior citizens as well as families. The County will take full advantage of any funds which may become available. This program includes a regular review of Federal and State assistance programs. State and Federal programs identified for application as part of this County are as follows:

Deferred Payment Rehabilitation Loan Program

Special User Housing Rehabilitation Program
Housing Assistance Program
Emergency Housing Program
Rural Land Purchase Fund
Community Development Block Grant Program

OBJECTIVE: 30 units a year through 1990

TABLE 38
SUMMARY OF BUILDING PERMITS ISSUED
AND LOTS CREATED 1985 THROUGH 1990

<u>Year</u>	<u>Building Permits</u>	<u>Lots Created</u>
1985	144	228
1986	166	38
1987	163	297
1988	260	236
1989	247	122
1990	61	77
Average	174	166

Source: San Benito County Building and Planning Departments

PROGRAM ANALYSIS: Of the identified funding sources, the Housing Assistance Program, Emergency Housing Programs, and Community Development Block Grant Housing Rehabilitation were used.

Seniors: There were no projects for senior housing in the unincorporated portion of the County although there were housing developments located in the City of Hollister that were geared toward disabled persons and lower income senior citizens 62 year of age or older. The 34 apartments were subsidized through the Farmers Home Administration.

It should also be noted that use permits for 46 temporary mobile homes were issued over the program period. Thirty-three of the use permits were for agricultural employees/caretakers and 16 were for senior/handicapped persons. The temporary mobile homes provide an opportunity for unsubsidized affordable housing in the unincorporated area. An additional six senior dwelling units were constructed as second units.

The private, non-profit organization of Jovenes & Deantano provides aid to elderly persons throughout San Benito County. The organization provides assistance to seniors through home delivery meals, congregate meals, in-home medical support, shopping assistance, and medical care counseling. Eighty percent of the in-home meals are provided

in the unincorporated areas and San Juan Bautista. This program may help maintain affordable housing for seniors.

Subsidized Rehabilitation: The Community Action Agency obtained funds to administer a Housing Rehabilitation program funded by Community Development Block Grant in July of 1986. The program was targeted for low-income and very low-income families. Due to limited participation, the geographic area for the program was expanded and the duration was extended to two years. Only 50% of the awarded funds were used to rehabilitate 17 homes. Many of the families that purchased older homes had incomes that were too high to qualify for very low- or low-income (Personal communication with Don Anderson, November 26, 1991, Community Action Agency, Hollister, California).

Del Rio Apartments Through the efforts of the Community Action Agency, funds were raised to purchase three four-unit apartment buildings in the City of Hollister at Del Rio Court. The buildings were purchased by the Community Services Development Corporation, a local non-profit organization, to provide affordable housing for very low and low income families.

The objective to provide 180 dwelling units for lower income families, at 30 units per year, was not met. Over the program period, 1041 new units were constructed, 17 units were refurbished and 12 subsidized new units were established to provide affordable housing for low-income families.

One of the largest constraints to the establishment of a project that provided low-income housing for families or seniors in the unincorporated area was that implementing organizations such as the Community Action Agency lack start-up funds, land, public sewer and water services in the unincorporated area are limited, and the gap between median family income and median housing costs is tremendous. This is discussed in greater detail in the overall summary and conclusions.

PROGRAM 3: Support new construction of affordable lower income housing by working with the cities in locating sites with existing infrastructure, or infrastructure in close proximity, which would be appropriate for assisted housing programs in the unincorporated areas of the County.

OBJECTIVE: Locate sites in County appropriate for low income housing development and assist in removal of local government constraints once located. Locate 30 sites by 1990.

PROGRAM ANALYSIS: Nearly 1000 parcels were recorded over the planning period. There were no low income housing development sites designated. Lack of start-up money and a development site were the biggest obstacles. The program may be successful if extended into the 1992 through 1997 program period. The County is in the process of working with the San Benito County Community Action Agency and Community Service Development Corporation for a proposed general plan amendment, rezoning and tentative

subdivision map request that would provide up to 56 lots for low-income and moderate-income single family residences. Sanitary sewer and water services will be from the City of Hollister. The County has demonstrated support of the project by assisting in the environmental review process, proposing to waive the subdivision and application fees and proposing to provide County-owned land at a below market value. The project was approved by the County Planning Commission in January of 1992.

PROGRAM 4: Assist in the development of affordable housing by seeking sponsors for self-help housing development within the County. Self-help housing is that which is privately and publicly funded, and which the future owner/resident and sponsor share in the cost of building the units.

OBJECTIVES: 10 - 20 units per year for five years

PROGRAM ANALYSIS: This program was not successful. There was no self-help housing constructed in the County during the program period. Presently the only places in the County that have an urban density with sewer and water services are the private developments at Ridgemark and Ceilo Vista and the community of Tres Pinos. Politically it would be difficult to have self-help housing incorporated into a golf and country club residential development. The community of Tres Pinos presently has a moratorium for sewer and water hookups because of inadequacies with existing facilities. Plans have not been formalized to upgrade the sewer and water systems to date.

PROGRAM 5: Encourage the development of housing by offering a density bonus to developers for building rental housing based upon the provision that one quarter of the project will be affordable to low and moderate income families.

OBJECTIVE: Include provisions for density bonuses in areas that are provided with sewer and water with a target of 80 rental units for low and moderate income families by 1990.

PROGRAM ANALYSIS: There were no multi-family dwellings constructed in the unincorporated area of the County during the program period. In the Affordable Housing Needs Study of San Benito County, it was concluded that the maximum allowable density in the Rural/Urban land use designation of eight dwelling units per acre is too low to encourage the construction of multi-family dwellings (American Development Consultants, Affordable Housing Needs Study, Page 50, November 22, 1991, Palm Springs, California).

It should be noted that in the 1991 Draft Land Use Element Update, a proposed text change could allow densities ranging from eight to twelve units per acre in the Rural/Urban land use category provided that the housing is for very low and/or low income families and that adequate sanitary sewer and potable water is available to serve the site.

PROGRAM 6: Study a solar access ordinance which would provide solar access in all new subdivisions and planned unit developments. Such an ordinance would include criteria which could be included in subdivision review. Requirement of solar water and space heating should be considered.

OBJECTIVES: Adopt a solar access and energy conservation ordinance which will encourage all new construction to be energy efficient and properly sited to take advantage of the sun.

PROGRAM ANALYSIS: The program was not implemented over the program period. Many of the lots created in the unincorporated area were large and solar access was not necessary.

PROGRAM 7: Establish a Housing Authority to assist in the implementation of housing programs set forth in this element.

OBJECTIVES: To establish a Housing Coordinator or Housing Authority as a first step in pursuing implementation of the Housing Element.

PROGRAM ANALYSIS: The feasibility of developing a housing authority in San Benito County was evaluated in a report prepared by Freitas + Freitas, Engineering and Planning Consultants entitled "Feasibility Report: Establishment of a Housing Authority in San Benito County", August 1988. The report concluded that the economy of scale would make establishing a Housing Authority in San Benito County infeasible. This will be reviewed as the County population increases.

PROGRAM 8: Maintain existing and minimal levels of governmental constraints and processing delays on housing projects.

OBJECTIVES: Maintain a minimal level of governmental constraints on housing projects and assist, when possible, resolving infrastructure constraints.

PROGRAM ANALYSIS: Generally, this program was a success. From 1985 through 1991, 55 applications for major subdivisions were filed with the County. Eighty percent of the applications have been processed. Of the 14 applications submitted between 1985 and 1988 and approved, it took two years or less for the application submittal, environmental review, tentative map approval and recordation of the final map with the exception of one project. This would indicate that major subdivisions requests were processed expeditiously.

Of the nine applications submitted and approved since 1989, no final maps have been recorded. The recession and sluggish housing market are considered to be the primary deterrents to map recordation for these projects. Nevertheless the applications were processed in a timely manner.

Three of the proposed major subdivisions were filed within the southeastern Sphere-of-Influence of Hollister. Two of the applications were denied because a low density development would have occurred in an area planned by the City of Hollister for future urban development. The three applicants in the area have been allowed to refile an application for the West of Fairview Specific Plan. This option provides an opportunity for the applicants to develop their properties sooner than if they waited for annexation into the City. The joint city/county project also promises coordinated planning of infrastructure and services and at a density consistent with Hollister's Public Works Master Plan for the area. The draft specific plan also includes proposed affordable housing for moderate and above moderate income families.

PROGRAM 9: The County shall make application for State and Federal funds to establish a housing rehabilitation program.

OBJECTIVES: To make funds available for housing for housing rehabilitation as follows: Minor 25 units per year Major 25 units per year

PROGRAM ANALYSIS: The program had limited success. The Community Action Agency administered a Housing Rehabilitation program funded by Community Development Block Grant in 1986. The one year program targeted for low-income and very low-income families. Due to limited participation, the geographic area for the program was expanded and the duration was extended to two years. Only 50% of the awarded funds were used to rehabilitate 17 homes. Many of the families that purchased older homes had incomes that were too high to qualify for very low or low-income (Personal communication with Don Anderson, November 26, 1991, Community Action Agency, Hollister, California).

The largest concentration of housing is in the City of Hollister. The City operates a program to provide low cost funds for housing rehabilitation to target areas within the City.

SUMMARY AND CONCLUSIONS

For the most part, programs that did not require government funding were a success as indicated on Chart 1 (Programs B, C, D, and I). The exceptions were programs E and F that provided emergency food, shelter, and rental assistance. Programs dependent upon supplemental funds to construct new affordable housing were largely unsuccessful.

Programs E and F were the only programs that were dependent upon government funding and non-profit programs that were successful. Program E exceeded the objectives for the range and types of services for emergency food and shelter. Funding for some of the programs is expected to be decreased therefore the duration and volume of persons served will be decreased in the 1992 through 1997 program period. The evaluation of the program has demonstrated evidence of unmet additional needs for emergency food and shelter particularly for homeless single and childless couples. Some of the programs are

available for a limited duration each year because funding is depleted. It may be useful to pursue local funding sources to extend the programs when state and federal funding is depleted. Program have been added to this Housing Element to provide counseling services for the homeless, and additional transitional/migrant labor housing.

Programs B and C for temporary and permanent mobile homes were successful and have been maintained because they provide a valuable opportunity for affordable homes for families and special needs groups (senior and handicapped persons). Two other programs have been added that provide similar opportunities for housing irrespective of lot size, Program 3-3, Second Units of Seniors, and Program 3-4 Single Family Accessory Apartment Ordinance.

Table 39 demonstrates that the programs designed to provide low-income housing and rehabilitation for low-income housing had minimal success (Programs 2,3,4,5 and 9). Housing costs in San Benito County have been affected by Santa Clara and Santa Cruz and Monterey Counties. The result has been that San Benito County is a bedroom community and the gap between median income vs. housing costs is tremendous. Another reason the attainment of affordable housing has been difficult in San Benito County is that there has been limited startup land or money to initiate a subsidized or self-help housing program. The County is presently too small to finance the staffing of a housing authority as discussed in the evaluation of Program 7. These factors have presented a constraint to the development of subsidized housing (Telephone communication with Don Anderson, Community Action Agency, Hollister, California). Please refer to the discussion of Housing Affordability/Overpayment - Chapter 4 in this Housing Element. Two programs have been added to assist first-time homebuyers - Program 5-2 Mortgage Certificate Program and Program 8-3 Energy Mortgage. Program 2-1 has been added to the Housing Element to establish a local funding mechanism for subsidized housing and to finance the position of a Housing Coordinator (see Program 6-2).

The availability of public sewer and water service has also been a constraint to the establishment of affordable housing areas with allowable urban density. The community of Tres Pinos, which may be developed at high densities presently has a moratorium on sewer and water services. Improvement plans and funding to upgrade the system have not been developed. The only other areas with potential for public sewer and water service are the Ridgemark Golf and Country Club homes and the Enterprise/Southside Road area. Policy 2-B has been added to protect areas with sewer and water service for urban density and allow density increases for affordable housing (program 3-5).

In conclusion, the high land values and income levels of neighboring Counties has placed a hardship on San Benito County. Without funds to subsidize units or programs, it is unlikely that affordable housing programs could be met in the future program period. Local funding options need to be considered such as a fee for the sale of property, a one-time in-lieu fee for affordable housing from new housing construction, inclusionary housing, and requiring master planned/specific plans to provide affordable housing.

TABLE 39
SUMMARY OF LOW-INCOME HOUSING CONSTRUCTION AND
REHABILITATION SET FORTH IN HOUSING PROGRAMS

PROGRAM	HOUSING TYPE	CONTS. RATE	TIME FRAME	TOTAL UNITS TARGETED 1990	ACTUAL UNITS	PLUS OR MINUS
A	WEATHERIZATION	50 Units/Year	Two Years	100	630	+ 530
B	MOBILEHOMES	5 Units/Year	Continual	30	40	+ 10
C	TEMP. MBH	12 Units/Year	Continual	72	49	- 23
D	SINGLE FAMILY SELF HELP	5 Units/Year	Continual	30	187	+157
		12 Units/Year Rehabilitation	Continual	72	78	+ 6
1	VARIETY OF HOUSING TYPES: AVAILABILITY OF SITES	150 Sites/Year	Annual Review	900/Sites	998	+ 98
2	LOW-INCOME HOUSING	30 Units/Year	Continual	180	29	- 151
3	LOW-INCOME HOUSING	40 Units (avg=7 units/year By 1990		40	0	- 40
4.	SELF-HELP HOUSING	10 - 20 Units/Year	Through 1989	60 -120	0	- 60 - -120
5	LOW-INCOME RENTAL UNITS	80 Units (Avg=13 units/yr) By 1990		80	0	- 80
9	REHAB-LOW INCOME HOUSING	50 Units/Year	Through 1990	300	17	-283

CHAPTER 9 GOALS, OBJECTIVES, POLICIES, AND PROGRAMS

This section of the Housing Element includes eight goals with specific objectives, policies and programs to achieve the goals. The goals have been derived through input from the County Planning Commission, public meetings, the San Benito County Community Action Agency, and the information derived from the preceding chapters of this document. Chapter 7 of the Housing Element indicates that there is limited staff, land, funding and sewer/water resources for the development of affordable housing. Many of the programs over the next five years are intended to lay the groundwork for the development of affordable housing. As a result, the quantified objectives in Table 40 for the program period are much less than the County's regional housing needs allocation. Table 41 lists the targeted date for implementation of Housing Programs.

TABLE 40
QUANTIFIED OBJECTIVES

NEW CONSTRUCTION				
Income Levels	Regional Housing Needs	Quantified Objective	Rehabilitation	Conservation
VERY LOW	260	130	10	0
LOW	219	105	10	0
MODERATE	275	185	15	0
ABOVE MODERATE	405	200	15	0
TOTAL	1,159	590	50	0

GOALS, OBJECTIVES, POLICIES AND PROGRAMS

GOAL 1: AVAILABILITY

Stimulate the private sector's involvement and participation in housing development, and investigate the use of Federal and State programs for the development of new housing. Minimize governmental constraints on the development of housing.

Policy 1A. Annually review the availability of sites where public services are available or may be provided to facilitate and encourage the development of a variety of types of housing for all income levels consistent with the County's identified need and fair share responsibilities.

TABLE 41

**TIMELINE FOR 1992 - 1997
HOUSING ELEMENT PROGRAMS**

<u>PROGRAM</u>	<u>DESCRIPTION</u>	<u>TIME FRAME</u>	<u>RESPONSIBLE</u>	
			<u>AGENCY</u>	
5-1	Designate Riverview Estates and Rezone	1992	PD	
5-2	Mortgage Credit Certificate Program	1992		
3-5	Amend land use element to allow			
	12 units per acre for low income housing	1994	PD	
2-1	Establish local funds for affordable	1994	PD/BS	
	housing and housing coordinator			
	position			
6-2	Establish housing coordinator position	1994	BS	
6-3	Form a Community Housing Development	1994	CAA	
	Organization (CHDO)			
1-3	Prepare an abbreviated CHAS	1994	PD/CAA	
1-2	Rezone 83 acres for RM and R1	1994	PD/BS	
	in Rural/Urban land use designation			
7-5	Migrant labor/transitional housing	1994	CAA	
2-2	Adopt density bonus ordinance	1994	HC/BS	
	consistent with state law			
3-4	Single family accessory apartment			
	ordinance	1994	HC/BS	
8-3	Energy mortgage brochure	1995	HC	
6-1	Fair share housing brochure	1995	HC	
7-6	Identify site and complete feasibility	1995	HC/BS	
	study for group housing for disabled			
4-1	Obtain grant to survey housing stock	1995	HC	
	in need of rehabilitation			
5-1	Evaluate feasibility of affordable housing	1995	HC	
	in Southside area			
1-4	Minimize government constraints -	1995	PD/BS	
	Establish zoning administrator			
1-2	Rezone 200 acres for R1 and RM in	1995	PD/BS	
	West of Fairview specific plan			
1-5	Review ordinances for incentives for	1995	PD/PC	
	flexibility and innovation in housing			
	opportunities			
4-1	Obtain grant to rehabilitate low-income	1997	HC/BS/CAA	
	homes			
8-2	Solar access ordinance	1997	PD	
7-7	New single men's labor camp	1997	PD/CAA	

TABLE 41 continued

<u>PROGRAM</u>	<u>DESCRIPTION</u>	<u>TIME FRAME</u>	<u>RESPONSIBLE AGENCY</u>
1-1	Annual review of vacant land	July annually	PD/PC
1-3	Review of state and federal programs for grants	July annually	PD/CAA
4-2	Code Enforcement for safe living	Ongoing	PD
3-1	Mobile homes on foundation	Ongoing	BD
3-2	Support mobile home subdivisions	Ongoing	PD/CAA
3-3	Second Units for seniors	Ongoing	PD
7-1	Mobile Homes on temporary foundation	Ongoing	PD
7-2	Emergency food and shelter	Ongoing	CAA
7-3	Homeless prevention	Ongoing	CAA
7-4	Counseling for persons and families in crisis	Ongoing	CAA
8-1	Weatherization program	Ongoing	
BD	Building Department		
BS	Board of Supervisors		
CAA	Community Action Agency		
HC	Housing Coordinator		
PC	Planning Commission		
PD	Planning Department		

Policy 1B. Annually assess the potential options for local, state, and federal funding for affordable housing programs for low income families and some moderate and above moderate income families.

Policy 1C. Annually review and expand ongoing housing and related programs that are currently in place within the County.

PROGRAM 1-1: Annual review of vacant land for variety of housing types.

Within each planning area, densities will be reviewed and revised. Each year, as part of the Housing Element Program review, the Planning Commission will review the General Plan, Zoning Maps, and Land Use policies to monitor currently available vacant land to accommodate a variety of housing types and to make sure there is adequate land available for the development of single family (detached, attached, zero-lot line), multi-family, and group housing for all income groups consistent with the County's identified needs and fair share responsibilities.

RESPONSIBLE AGENCY: Planning Department and Planning Commission

FINANCING: County Funds.

TIME FRAME: 1990 through 1997

OBJECTIVES: Revise zoning maps or ordinance to assure that area for at least 150 new dwelling units per year can be accommodated.

TIME FRAME: Annual review by July 1 of each year.

PROGRAM 1-2: Rezone new areas for RM and R1 land uses

In the near-term, rezone additional areas within the existing Ridgemark/Enterprise Road Rural/Urban land use designation for RM zoning district and R1. Over the long-term, require that at least 15% of the land within Paicines Ranch area, and the East and West of Fairview Areas of Special Study and any future development area with sewer and water systems be rezoned to densities of at least six units per acre.

RESPONSIBLE AGENCY: Planning Department

FINANCING: Rural/Urban area: County funds and private development
Areas of Special Study, Paicines Ranch, County funds and private development

OBJECTIVES:	Rural/Urban area:	43 acres rezoned RM 40 acre R1
	West of Fairview:	30 acres RM 170 acres R1
	Northeast Fairview:	36 acres RM 206 acres R1
	Paicines Ranch:	129 acres RM 732 acres R1

TIME FRAME:	Rural/Urban area:	1994 July
	West of Fairview:	1995

PROGRAM 1-3: Utilize State and Federal funds for affordable housing

In the near-term the County will take measures to improve opportunities to apply for and receive state and federal funds for affordable housing. Over the long-term the County will utilize State and Federal assistance to the fullest extent as long as these subsidies exist to develop and maintain affordable lower income housing for senior citizens as well as families. The County shall take full advantage of any funds which may become available. This program includes an annual review of Federal and State assistance programs. Potential Local, State and Federal funding sources are as follows:

Community Development Block Grant Program

Home Funds
Farmers Home administration

RESPONSIBLE AGENCY: Community Action Agency and Planning Department
FINANCING: County for application costs; Federal and State government as programs provide funding

OBJECTIVE: In the near-term prepare an Abbreviated Comprehensive Housing Affordability Strategy to increase the types of grants that may be applied for from the State and Federal Government. Over the long-term the County will apply for grants for low-income housing opportunities

TIME FRAME: Complete abbreviated CHAS by 1994. Annual review by July 1 of each year.

PROGRAM 1-4: Minimize governmental constraints on housing

Maintain existing minimal levels of governmental constraints and processing delays on housing projects.

RESPONSIBLE AGENCY: County Government.

OBJECTIVES: Maintain a minimal level of government constraints on housing projects and assist, when possible, in resolving infrastructure constraints. Establish a zoning administrator position and zoning ordinance for approval of temporary mobile homes, lot-line adjustments, and senior second units to reduce processing time and costs.

TIME FRAME: Amend ordinance and establish position by July 1995

PROGRAM 1-5: Review ordinances

Evaluate existing zoning ordinances and development and review procedures to protect areas with public sewer and water services for affordable housing opportunities and evaluate ordinance to encourage a variety of types of housing (e.g. cooperative housing, zero-lot-line, group housing).

RESPONSIBLE AGENCY: Planning Department and Planning Commission

FINANCING: County Funds

OBJECTIVES: Complete evaluation of ordinances to deter underdevelopment of areas with public sewer and water service and to create incentive for a variety of housing types.

TIMING: Complete evaluation by July of 1995

GOAL 2: AFFORDABILITY

Increase the supply of housing sites that may be affordable to low and moderate income households.

Policy 2-A. Take steps to assist in the development of adequate housing to meet the needs of low and moderate-income households.

Policy 2-B. Those areas in proximity and/or within sewer and water districts need to be protected from underdevelopment for future urban density.

Policy 2-C. All new residential development shall assist in the attainment of the County's identified need and regional fair share responsibilities for housing.

Policy 2-D. Provide a density bonus for development projects that provide 25% affordable housing pursuant to State density bonus law.

Policy 2-E. The County shall develop a program to generate local revenues for the construction of new housing that would be affordable to low and moderate income households.

PROGRAM 2-1: Develop local funding for affordable housing

Establish a mechanism for generating local revenue to help finance low and moderate income housing projects (e.g. in-lieu fees).

RESPONSIBLE AGENCY: Planning Department and Community Action Agency

FINANCING: Initially Staff time. In the long term revenues from program.

OBJECTIVES: Evaluate alternative methods for generating local funding and select method by Winter 1994. Generate revenues to finance the construction of new affordable housing projects with revolving funds.

TIMELINE: Select program and adopt ordinance by 1994.

PROGRAM 2-2: Density bonus for rental housing and low income housing

Adopt an ordinance consistent with state density bonus law that will offer a density bonus to developers for senior, rental or for-sale low income housing.

RESPONSIBLE AGENCY: Planning Commission, Planning Department, and Building Department

FINANCING: County staff time and private developers.

OBJECTIVES: Include provisions for density bonuses in areas that are provided with sewer and water with a target of adopting an ordinance by July of 1994.

TIME FRAME: 1994

PROGRAM 2-3: Self-help housing

Assist in the development of affordable housing working with South County Housing and other sponsors for self-help housing development within the County. Self-help housing is that which is privately and public funded, and which the future owner-resident and sponsor share in the cost of building the units.

RESPONSIBLE AGENCY: Planning Department, Housing Coordinator, Authority
(when in place) Community Action Agency.

FINANCING: Community funds and any available local, State or Federal funding sources appropriate (eg. Farmer's Home Administration Program).

OBJECTIVES: Conduct a feasibility study and solicit sponsors for self-help housing.

TIME FRAME: Identify site by 1996

GOAL 3: VARIETY

Include within the housing stock a variety of housing types including single family units, multi-family units, rental housing, mobile homes, group dwellings, and zero lot-line dwellings.

Policy 3-A. Allow the construction of affordable housing on larger lots that are consistent with the County's mobile home ordinance and second unit for senior ordinance.

Policy 3-B. Amend the Land Use Element to provide incentive to increase the stock of multi-family housing in the unincorporated area.

Policy 3-C. Establish a program to evaluate the feasibility of a single family accessory apartment ordinance for appropriate zoning districts.

Policy 3-D To deny development requests in the RM zoning district that do not provide a mix of housing types and increase the stock of multi-family units.

PROGRAM 3-1: Mobile Homes on foundation

Mobile home ordinance allows the use of mobile homes on foundation on a variety of parcel sizes and in a variety of zoning districts.

RESPONSIBLE AGENCY: Building and Planning Departments.

FINANCING: Administration of programs by County Building and Planning Departments, and purchase of mobile homes by individuals.

OBJECTIVE: Allow diversity in housing types and opportunity for construction of affordable housing. No limitations on number of mobile homes permitted. The current number is approximately five mobile homes per year.

PROGRAM 3-2: Mobile Home subdivisions

Support the development of mobile home subdivisions with lot ownership within the sphere-of-influence of sewer and water districts.

RESPONSIBLE AGENCY: Planning Department

FINANCING: Staff time

OBJECTIVE: Require that environmental documents for specific plans, and large scale subdivision include a fiscal analysis of the feasibility of dedicating a portion of the development area for a mobile home subdivision and that the option be considered in decision-making.

TIME FRAME: Continual

PROGRAM 3-3: Second Units for Seniors

Continue to use the Senior Citizen Second Unit Ordinance to allow the construction of second units to house the elderly.

RESPONSIBLE AGENCY: Building and Planning Departments

FINANCING: Administration of programs by County Building and Planning Department and partial funding from application fees. Construction to be financed by individuals.

OBJECTIVES: To stimulate the construction of affordable new senior housing for the elderly. There is not limitation on the number of second units permitted annually. Currently there is an average of one per year.

TIME FRAME: Continual

PROGRAM 3-4: Single Family Accessory Apartment Ordinance

Adopt a single family accessory apartment ordinance if the need is demonstrated and the impacts are few. This new program may provide opportunity for construction of affordable rental housing in appropriate zoning districts where there are single family residences. Rental units would be restricted to very low, low and moderate income households.

RESPONSIBLE AGENCY: Building and Planning Departments

FINANCING: In the near term staff time. Over the long term administration by County Building and Planning Departments and permit fees.

OBJECTIVE: Create housing opportunities for low-, very low, and moderate income renters, female heads of family households, and elderly.

TIME FRAME: Adopt an ordinance by July 1994.

PROGRAM 3-5: Increase density in Rural/Urban designation

Provide incentive to increase the construction of multi-family affordable housing in Rural/Urban areas of the County

RESPONSIBLE AGENCY: Planning Department

FINANCING: Staff time

OBJECTIVES: Amend the Land Use Element to increase the maximum allowed density for affordable low and very-low multi-family housing to nine - 12 units per acre. Allow higher densities, consistent with Hollister/San Juan Bautista development density standards in areas that will be annexed to cities within five years or for joint city/county projects near city planning areas.

TIME FRAME: 1994

GOAL 4: REHABILITATION

Stimulate and encourage private housing rehabilitation. Make use of Federal and State programs for such rehabilitation.

POLICY 4-A. While it is the policy of the County to conserve and improve the condition of the existing affordable housing stock, and investigate means to improve substandard housing, the highest priority shall be to maintain safe living conditions for all types of dwellings.

PROGRAM 4-1: Housing Rehabilitation

The County shall make application for State and Federal funds to establish a housing rehabilitation program.

RESPONSIBLE AGENCY: Planning Department, County Administration, Community Action Agency and Housing Coordinator when position created.

FINANCING: Community Development Block Grants, Farmer's Home Administration, HOME funds, and other State and Federal funds that may be available for rehabilitation purposes. Once in place attempts can be made to leverage this money and also use private funding sources.

OBJECTIVES: Minor rehabilitation = 25 units
Major rehabilitation = 25 units

To secure a grant to survey income levels of housing stock identified in need of rehabilitation. Then apply for grant for rehabilitation.

TIMEFRAME: Grant application for survey: 1995
Rehabilitation 1997

PROGRAM 4-2: Code Enforcement

Utilize the code enforcement ordinance to maintain safe living conditions.

RESPONSIBLE AGENCY: San Benito County Planning Department

OBJECTIVE: To preserve existing housing stock with safe living conditions as the highest priority.

TIME FRAME: Ongoing

GOAL 5: INTERGOVERNMENTAL COORDINATION

Ensure that the three jurisdictions within the County develop and implement coordinated and compatible housing policies and programs so as to most effectively address unmet housing needs within San Benito County.

POLICY 5-A. It is the policy of the County to work cooperatively with the Cities of Hollister and San Juan Bautista to develop and implement coordinated and compatible housing policies and programs and where appropriate plan for and provide public services.

POLICY 5-B. Identify areas and promote the development of land for housing that accommodates expansion of the existing sanitary sewer and water systems in cooperation with Hollister, San Juan Bautista and Tres Pinos.

PROGRAM 5-1: New construction of affordable housing

Support new construction of affordable lower income housing with revolving funds by working with the Community Action Agency and cities in locating sites with existing infrastructure, or infrastructure in close proximity to urban services, which would be appropriate for assisted housing programs in the unincorporated areas of the County.

RESPONSIBLE AGENCY: County Planning Department, City of Hollister, Sunnyslope County Water District and Community Action Agency

FINANCING: Community Development Block Grant

OBJECTIVES: Identify the 56 lots at Riverview Estates as the first priority for affordable housing. Coordinate with the City of Hollister, property owner and Community Action Agency to evaluate the possible extension of public services to the 67-acre area off of Southside Road (See Figure 2, area 3) for affordable housing.

TIME FRAME: Designation of Riverview Estates site by July 1992. Evaluate feasibility of service extension and affordable housing project on 67-acre area on Southside Road by July of 1995.

PROGRAM 5-2: Mortgage Credit Certificate Program

RESPONSIBLE AGENCY: Community Action Agency, County Administration, City of Hollister Redevelopment Agency

FINANCING: Hollister Redevelopment Agency, State grants

OBJECTIVE: Assist first-time home buyers to qualify for anew home by providing assistance with income tax payments. Assist up to 135 families.

TIME FRAME: Initiate program by end of 1992.

PROGRAM 5-3: Mobile home park with lot ownership

Coordinate with the cities and sewer districts in the county to identify a site for a mobile home park with lot ownership.

RESPONSIBLE AGENCY: County Planning Department, Community Action Agency

FINANCING: Staff time

OBJECTIVE: Identify a site for a lot ownership mobile home park

TIME FRAME: 1995

GOAL 6: EQUAL OPPORTUNITY

Promote and protect housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color or household composition.

POLICY 6-A: Make maximum effort to protect housing opportunities for all persons regardless of race, religion sex, marital status, ancestry, national origin, or color.

PROGRAM 6-1: Promote awareness of fair housing

The County shall continue to promote the awareness of the fair housing and legal rights guaranteed by the local, sate and federal statutes through informational brochures that may be distributed at the County Planning Department, Community Action Agency, and San Benito County Health and Human Services Departments.

RESPONSIBLE AGENCY: Planning Department and San Benito County Council of Governments

FINANCING: Planning Department

OBJECTIVES: Provide better information of fair housing rights and opportunities for low income persons/neighborhoods.

TIME FRAME: Complete brochure by 1994 and update as needed.

PROGRAM 6-2: Housing Coordinator

Establish a position for a Housing Coordinator to assist in the implementation of housing programs set forth in this element to ensure the provision of housing opportunities for all persons, to develop a work program for special needs groups, and coordinate interagency programs.

RESPONSIBLE AGENCY: Planning Department

FINANCING: County funds, local revenues (i.e. in-lieu fees), and applicable State and Federal grants.

OBJECTIVES: To establish a Housing Coordinator as a step in pursuing implementation of the Housing Element.

TIME FRAME: By July 1994.

PROGRAM 6-3: Form a Community Development Housing Organization (CHDO)

Formulate a CHDO, which will include include representatives of population groups and income levels in the County.

RESPONSIBLE AGENCY: Community Action Agency

FINANCING: County for formation and administration costs.

OBJECTIVE: To form a committee representative of the community population and income levels to pursue funding and solicit support for affordable housing opportunities.

TIMING: Form CHDO by 1993.

GOAL 7: SPECIAL NEEDS

Address the housing needs of special groups within the County including large families, female-headed households, farmworkers, the elderly, the homeless, and the handicapped.

POLICY 7-A: Maintain and develop new programs to meet the housing needs of special groups within the County including large families, female-headed households, farmworkers, the elderly, the homeless and the handicapped.

POLICY 7-B: Annually evaluate the needed homeless emergency/transitional facilities in the unincorporated area and/or through interagency agreements with the Cities of Hollister and San Juan Bautista

PROGRAM 7-1: Mobile homes on temporary foundations

Use of mobile homes on temporary foundations to house special need groups of agricultural employees, handicapped, or elderly in need of care.

RESPONSIBLE AGENCY: Building and Planning Departments.

FINANCING: Administration of programs by County Building and Planning Departments. Funding from use permit fees. Purchase of mobile homes by individuals.

OBJECTIVE: Allow the use of mobile homes to house agricultural employees, handicapped, and elderly in need of care at reasonable cost and in close proximity to their needed assistance or work. Average generation of mobile homes is six agricultural mobile homes and six handicapped or elderly mobile homes annually.

TIME FRAME: Continual

PROGRAM 7-2: Emergency food and shelter for families in crisis

Emergency food and shelter for families in crisis

RESPONSIBLE AGENCY: Community Action Board, American Red Cross, Fishes and Loaves, Community Pantry, Salvation Army, San Benito County Association of Churches, San Benito County Department of Human Services.

FINANCING: Community Services Administration Block Grant, Federal Emergency Management Agency, United Way, San Benito County Association of Churches, American Red Cross, Fishes and Loaves, Community Pantry, Salvation Army

OBJECTIVE: To provide food and shelter for families displaced by crisis and to explore establishing funding mechanisms to extend programs year-round.

TIME FRAME: Continual

PROGRAM 7-3: Homeless prevention

Landlord tenant intervention assistance.

RESPONSIBLE AGENCY: Community Action Board, San Benito County Department of Human Services.

FINANCING: Community Services Block Grant.

OBJECTIVE: Assist tenants and landlords in resolving disagreements, and refer housing discrimination complaints to proper authorities.

TIME FRAME: Annual review.

PROGRAM 7-4: Counseling for persons and families in crisis.

Provide counseling and identify interim housing for mentally ill, and if necessary families in crisis.

RESPONSIBLE AGENCY: Discovery Center, San Benito County Child Protective Services, San Benito County Department of Mental Health, San Andreas Resource Center

FINANCING: Donations to Discovery Center, State (San Andreas Regional Center),

OBJECTIVE: To provide counseling for persons and families in crisis as a result of loss of shelter, and to prevent homelessness of the mentally ill, teenagers, persons or families through crisis intervention.

TIME FRAME: Continual

PROGRAM 7-5: Migrant labor/transitional housing

Expand housing opportunities for migrant labor housing and transitional housing opportunities at the County labor camp.

RESPONSIBLE AGENCY: Planning and Building Departments, and Community Action Agency

FINANCING: Farmers Home Administration, McKinney Grant funds, Community Development Block Grants

OBJECTIVE: Install 12 trailers for transitional housing and evaluate the feasibility of installed additional trailers for labor camp/transitional housing at the quarry sites on Southside Road and in the Enterprise Road area.

TIME FRAME: Install transitional trailers in 1992
Perform site feasibility studies by January 1994.

PROGRAM 7-6: Group housing for disabled persons (mentally, developmentally, substance abuse) persons

RESPONSIBLE AGENCY: County Mental Health, Substance Abuse, Hope Rehabilitation, San Andreas Resource Center, Community Action Agency

FINANCING: Community Development Block Grant, Private investment, (State) San Andreas Resource Center

OBJECTIVE: Identify a site for a group apartment and prepare a feasibility study.

TIME FRAME: Complete study by July 1994

PROGRAM 7-7: Increase the stock of single men's housing for migrant laborers

RESPONSIBLE AGENCY: Planning Department and Community Action Agency

FINANCING: Farmers Home Administration Loan
Private development interests (Commercial Funding Company)

OBJECTIVE: Develop 150 units

TIME FRAME: 1997

GOAL 8: ENERGY CONSERVATION

Promote the use of energy conservation methods in housing for all segments of the community.

POLICY 8-A. Pursue all avenues of solar access and energy conservation currently provided by California law and consider a local ordinance to further promote energy conservation.

POLICY 8-B. Require solar access to be considered in environmental review and/or decision-making for all subdivisions that would create lots/dwellings at a density greater than four units per acre.

PROGRAM 8-1: Energy conservation improvements to homes

Promote the use of energy conservation measures in low income housing through continued funding by the "weatherization" program.

RESPONSIBLE AGENCY: Community Action Board

FINANCING: Grant funding by Department of Housing and Community Development and Pacific Gas and Electric (P.G.&E.)

OBJECTIVES: Continue to provide "weatherization" to homes of low income families until all such homes are insulated. The target of 40 homes a year for the next five two years will be maintained if programs continue and demand warrants.

TIME FRAME: Continue pursuit of funding and applicants in need through 1997.

PROGRAM 8-2: Solar access ordinance

Study a solar access ordinance which would provide solar access in all new subdivisions and planned unit developments. Such an ordinance would include criteria which could be included in subdivision review. Requirement of solar water and space heating should be considered.

RESPONSIBLE AGENCY: Planning Department.

FINANCING: County Funds.

OBJECTIVES: Adopt a solar access and energy conservation ordinance which will encourage all new construction to be energy efficient and properly situated to take advantage of the sun.

TIME FRAME: By January 1997.

PROGRAM 8-3: Energy Mortgage

Reduce mortgage payments for new homes by promoting the construction of residences that qualify for an energy mortgage.

RESPONSIBLE AGENCY: Building and Planning Departments, Community Action Agency

FUNDING: Ginny Mae, Fanny Mae

OBJECTIVES: Consider implementation of the program as alternative for a portion of units in large-scale developments. Prepare a brochure to advise prospective home-builders of options for home construction.

TIME FRAME: Complete brochure by July 1994.

CHAPTER 10 PUBLIC/PARTICIPATION

Consultation with Groups/Agencies

Planning staff met with representatives from the following organizations during the program analysis preparation of the Housing Element. The purpose of the meeting was to invite participation from the agencies early on in the planning process.

Community Pantry
Fishes and Loaves
Jovenes de Antano
Red Cross
Salvation Army
San Benito County Association of Churches
San Benito County Community Action Agency
San Benito County Federal Emergency Management Agency

Planning Staff met with representatives from the Cities of Hollister and San Juan Bautista to try to identify sites for potential low-income housing projects where city services may be used or where joint city/county projects may be pursued.

Planning Staff met with representatives of the San Benito County Growers Labor Housing Association to identify issues for existing migrant facilities and identify needs for future facilities.

Planning staff conducted site visits to the two homeless shelters in the area.

Public Workshops/Meetings

The County Planning Commission acted as the citizens group for the Housing Element preparation. The Planning Commission held a series of study sessions to evaluate the success of past programs and public hearings to consider revisions to the Draft Housing Element.

Persons/Agencies Contacted

1. Association of Bay Area Governments
2. Church on San Juan Road Homeless Shelter
3. Community Pantry, Novice Percival
4. Discovery Center, Barbara Anderson
5. Fishes and Loaves, Kathy Zanger-Ruiz, Peggy Kingman
6. Green House Homeless Shelter
7. Jovenes de Antano, Pauline Valdivia
8. Hope Rehabilitation Center, Sally French
9. Red Cross (San Benito County area) Rozanne Herzog

10. Salvation Army (Hollister Branch)
11. San Andreas Regional Center, Watsonville, Ken Nakamura
12. San Benito County Building Department, Mike Machado
13. San Benito County Code Enforcement Officer, Richard Brown
14. San Benito County Association of Churches, Richard Stevenson
15. San Benito County Community Action Agency, Herman Fehl, Don Anderson, Kathy Flores
16. San Benito County Federal Emergency Management Agency
17. San Benito County Human Services Agency, Lee Colins, Roberta Fletes
18. San Benito County Department of Mental Health, Joe Pengrey, Gary Earnst
19. San Benito County Office of Education, Larry Elrod
20. Santa Cruz County Housing Authority
21. Santa Clara County Planning Department
22. Hollister Planning Department, Ray Hetherington, Bill Card
23. Hollister Redevelopment Agency, Chris Reyes